

San Antonio
Convention City '87
p. 28

THE AMERICAN

\$1⁵⁰/January 1987

LEGION

FOR GOD AND COUNTRY



SKY-HIGH COST OF HEALTH CARE

Deciphering The Tax Law

Tortured in Cuba

TORNADO



MEN'S DRESS SLACKS SALE

FANTASTIC \$10 PRICE FOR THE NEXT 30 DAYS!

HELP! We need to sell slacks fast! A tornado took the roof from over our heads! (That is, the roof of our largest slacks factory.) So now we're forced to clear out our entire stock of executive DoubleKnit Dress Slacks. Every size, every color, 100% First Quality Perfect.

AN UNBELIEVABLE \$10 A PAIR for the Next 30 Days!

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7TB-02V

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State _____

Zip _____

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D	Forest			
E	Black			
H	Wine			
Q	Charcoal			
R	Camel Tan			



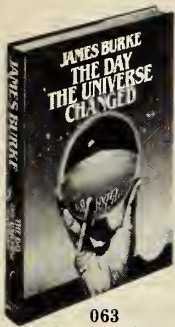
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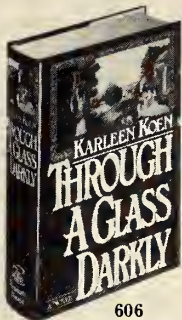
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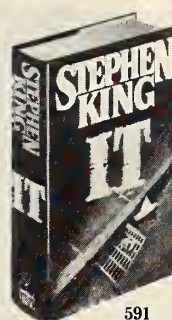
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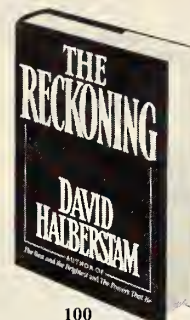
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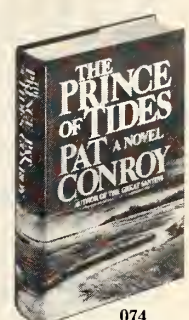
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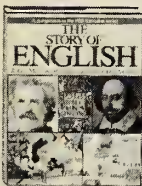
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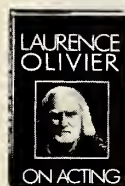
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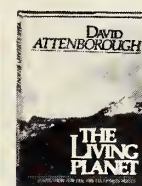
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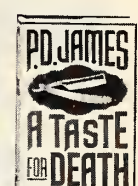
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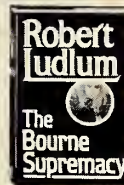
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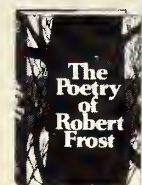
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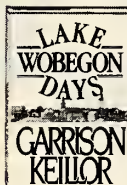
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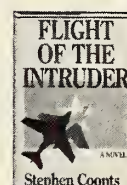
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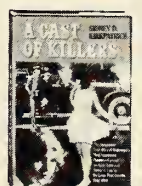
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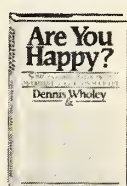
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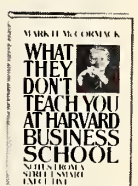
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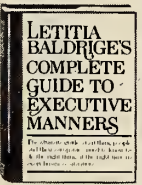
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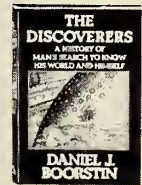
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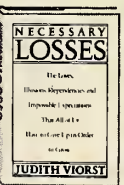
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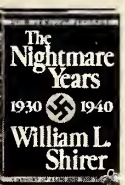
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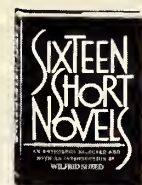
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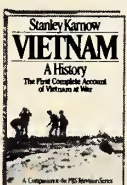
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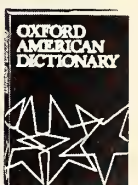
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BUT TRUE!**

As part of a nationwide publicity campaign, the New York importing firm of the Direct Connection will offer one million (1,000,000) of its most expensive shavers — the **Turbo 550Z™** with accessories for the astonishing low price of only \$5 each to the first one million persons who write to the company address (below) before midnight, Mar. 30, 1987.

These shavers are not copies. These are genuine famous **Turbo 550Z™** cordless electric shavers — the same shavers that have been nationally advertised in leading media throughout the country. This innovative shaver combines the proven *rotary method* with our exclusive ultra-thin flexible shaving head — scientifically designed to caress the unique shape and contour of your face for a smooth, clean, gentle shave.

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THE AMERICAN
LEGION
MAGAZINE

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Indianapolis, IN 46207
317-635-8411

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Fox Associates, Inc.

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New York: 212-984-0729
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Price: annual subscription, \$12.00; single copy, \$1.50. To subscribe, send \$12.00 (\$18.00 in foreign countries) to Circulation Dept., P.O. Box 1954, Indianapolis, IN 46206.

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THE AMERICAN LEGION

The Magazine for a Strong America

Vol. 122, No. 1

January 1987

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THE AMERICAN LEGION MAGAZINE, a leader among national general-interest publications, is published monthly by The American Legion for its 2.7 million members. These military-service veterans, working through 16,000 community-level posts, dedicate themselves to God and country and traditional American values; a strong national security; adequate and compassionate care for veterans, their widows and orphans; community service; and the wholesome development of our nation's youth.

MacArthur

If Gen. MacArthur (November) had been allowed to win in Korea, North Korea and Vietnam would be free. His statement, "There is no substitute for victory," will always be true. Thousands of dead servicemen in Asia did nothing to stop more aggression because of the stupidity in Washington's high places. Thank God we were able to win in World War II. The nation was never better served in war than by MacArthur.

*Edward J. Clarke
New York City, N.Y.*

Broken Promises

The Commander's Message (November) excellently pointed out how the government has broken promises to so

many veterans. I do not feel the government owes me a thing, because I'm in good health. But my good friend was evicted from a VA hospital and sent home to die because of federal cutbacks. Something is wrong.

*Joseph R. McMorrow
Camden, Maine*

Bad Policy

The articles on Central America (October) are examples of what is wrong with American foreign policy. Nicaragua is a perfect example. Anastasio Somoza was a dictator whose family owned 70 percent of the land and productive resources of the country. When he was thrown out by a popular revolution, we sided with his secret policemen who fled and later became known as the Contras.

The Soviets take advantage of political opportunities, but America's interests might be served better if we sided with the people struggling to get a fair piece of the economic pie. That's a better policy than always siding with dictators who seem to run countries in Central and South America as if they were personal possessions.

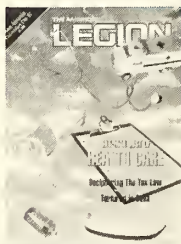
*Timothy W. McNally
Kirby, W. Va.*

The Real Threat

In "What To Do When The Russians Come" (October), you say the American people would rise up in revolt, but it would take over two generations for the Soviet yoke to be thrown off. Tell me, how many generations is it going to take to throw off the yoke of our national debt?

*James L. Comstock
Ellendale, N.D.*

Know Your America



True or False: (1) The Declaration of Independence gives the people the right to abolish government? (2) The words, "Life, liberty and the pursuit of happiness," are written into the Constitution? (3) The Supreme Court may nullify an act of Congress? (4) The U.S. flag is the world's oldest national standard? (5) The 17th Amendment to the Constitution forbids slavery? (6) America is a democracy?

Our forefathers laid the foundation for a civilization that is the envy of the world, and education is the cornerstone upon which the future of that civilization rests.

Knowledge of our government and our rights and freedoms is essential to understanding, accepting and defending the Constitution of the United States.

Knowledge and an understanding of our form of government are vital because much of the world today subscribes to a form of government unalterably opposed to our own.

"Freedom... is never permanently secured," said Harlan Fiske Stone, 12th chief justice of the Supreme Court. "By each succeeding generation it must be defended anew. Always its price remains

eternal vigilance. Always its preservation demands faith and valor and sacrifices."

He might have added: "Always it demands continuous reminders of our priceless rights and freedoms, guaranteed under the Constitution, which have been the source of our happiness from our very beginning as a nation."

Such is the subject of a series of articles we begin in this issue. Under the banner, "Know Your America," during the next several months, we will present articles that cover the spectrum of our magnificent republic. These articles will explain the form of government under which we live, and trace the evolution and adoption of our fundamental documents, our flag, our patriotic institutions and the basic principles of our government. Through the articles, we hope to rekindle the spirit of Americanism—the unselfish willingness to maintain at all costs this great nation, this beacon to a disillusioned world.

(1) Yes, when government fails to derive its power from the consent of the governed. (2) No. They're found in the Declaration of Independence. (3) No. It may only render a decision as to the constitutionality of a measure when a suit is brought before it. (4) No. It's third, after the Union Jack of Britain and the Tricolor of France. (5) No. The 13th Amendment. (6) No. It's a republic.

The Editors

Good Investment

I attended a scholarship awards presentation at Post 284, Colonial Heights, Va., and was amazed that the awards totaled more than \$15,000. It is fortunate for this great country that there are organizations such as The American Legion that take an active interest in educating our young people. These activities are helping to develop those who will assure America's continued greatness.

*Leon A. Green
Colonial Heights, Va.*

Whose Rights?

In a letter that appeared in the November issue, the writer stated he did not think veterans should have more rights than the rest of our citizens. When we say veterans, we include all those who have been partially or totally disabled from war wounds. When we say citizens, we include all who ran from their duty and those who hide behind our Constitution and tear our country down. To compare the disabled veteran to these people is not only ridiculous, but assinine.

*William Lister
Atchinson, Kan.*

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The Family: Cornerstone Of The Nation

AS THE new year begins, the kind and gentle spirit that surrounded us during the holiday season still lingers as a warm testament to the importance of the family in our lives.

Looking to the remaining '80s and beyond, I see further resurgence of the family as the solidifying force of this nation—the inner strength on which our people, government and future rely. Despite what doomsayers tell us and what newspaper headlines proclaim, the sinews of national strength—old-fashioned family unity—grow each day.

In millions of households across America, the family is the source of strength—the rock—upon which our hopes and dreams are anchored. It is family we turn to when the weight of the world comes crashing down on us, and family we embrace in our many triumphs and joys of life. From my home in Corinth, Miss., to where you live in this great land, family unity and faith in the Creator provide the strength to face the struggles in our daily lives.

In a very real sense, The American Legion is a family, too. Its members are rich and poor, black and white, men and women. Our solidarity is derived from the collective resources we pool to make our communities vibrant and alive. We don't accompany our deeds with flashy rhetoric, because Legionnaires' actions have spoken louder than their words during the past 67 years.

The solidarity of The American Legion family also lies in its many children and youth programs. Boys State, Boys Nation and the National High School Oratorical Contest teach our young people the value and cost of living in a free world. American Legion Baseball inspires teamwork and the need to strive for the common good of



Nat'l Cmdr. James P. Dean

all. Legion-supported Boy Scout programs instill patriotism and an unselfish willingness to help those who cannot help themselves.

Mercifully, each new year gives us another chance in life, as the previous year's failures are washed away by fervent resolutions to change our lives during the coming year. The American Legion makes resolutions, too, but unlike our own, its resolutions cannot be broken. They are the promises to the nation's veterans and children, and the commitments to preserve traditional American values and a strong national defense.

Resolutions of The American Legion are not hasty promises made at the stroke of midnight on New Year's Eve. Rather, they are forged from the conscience of the national membership and adopted by the National Convention and National Executive Committee.

Although I have already presented the Legion's portfolio of resolutions to

the President, many Legionnaires will still have the opportunity to champion these mandates when they meet face-to-face with their congressmen on Capitol Hill during the Washington Conference next month. This legislative rally is a reminder to our lawmakers that the Legion family speaks in a single voice on behalf of America's veterans.

Our concern for veterans, particularly their health-care needs, prompted us to send teams of Legionnaires from across the nation to canvass VA hospitals in every state during October, November and December, to determine the quality of VA medical care veterans receive. As soon as our new Congress gets under way, we will present our findings of the study to legislators on Capitol Hill.

Through this survey we hope to obtain information on which to base future efforts to defend the veterans' health-care system in this country. The study also will help to re-emphasize the increasing demands of a burgeoning population of aging veterans, and in a few years hence, aging Americans. Demands for medical care to meet the needs of the aging will not soon go away, nor will the enormous need for adequate hospitals to care for them.

In the months ahead, let no lawmaker or citizen forget that The American Legion is a unified force of 2.7 million Americans who, along with 1 million members of the American Legion Auxiliary, care deeply about their communities and represent a powerful voice of reason for veterans on Capitol Hill.

While we continue to seek for veterans their just due from a grateful nation, we must not forget our ultimate goal: to further enhance the solidarity of this nation by fostering the stability and growth of grassroots America itself—the family. ☐

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America, The Bull's Eye

The United States is not only a vulnerable target for international terror, but also it is the primary target. That conclusion was reached by a panel of experts drawn together by The Center for Strategic and International Studies at Georgetown University, Washington, D.C.

No matter how forceful the counter-terrorism strategy nor how profound the indignation, the United States will not be able to prevent every incident or resolve it on its own terms, the panel said.

The panel also found that terrorist acts so far have posed more of a political challenge than a fundamental threat to U.S. national security, and that terrorists to date have been a "fairly uninventive lot." However, the panel further warned, the growth of religious fanaticism and state-supported terrorism and the potential for hybrid groups—anti-nuclear scientists with nihilistic terrorists, for example—increase the possibility of escalation in terrorist tactics.

Should terrorists show more imagination, the panel said, the United States appears to be ill-equipped to cope with the effect of high-technology attacks on its home ground.

Chemical Warfare Threat

The Soviet Union is not putting all of its war potential into nuclear arms, the Pentagon's latest report on "Soviet Military Power" has disclosed.

The USSR already has the most extensive chemical warfare capability in the world and "continues to maintain and broaden its offensive biological warfare capabilities," defense officials said. Ever since the end of World War II, when the Russians transferred German nerve agent plants to the Soviet Union, they have been testing, producing and stockpiling the chemical weapons in a network of highly secure military depots. If Soviet troops have to cross contaminated areas, specially trained forces would be available. Several chemical agents and toxins have been used by the Soviets in Afghanistan and by their client, Vietnam, in Laos and Cambodia, the report said.

The Pentagon stated Moscow also has developed anthrax, tularemia and mycotoxins for biological warfare purposes. The DoD charged that "the use of mycotoxins in Southeast Asia and Afghanistan... shows that the Soviets have violated the Biological Weapons Convention of 1972."

A Forked Tongue

It appears that the United States not only has been subsidizing U.N. broadcasts over the Voice of America, but also that the programs are mostly slanted against American interests, the Government Accounting Office has reported.

GAO, the investigative arm of Congress, studied the situation at the behest of Sen. Arlen Specter of Pennsylvania, and discovered that the U.S. Information Agency, which

arranged for the airings, has been charging the U.N. for less than full cost since 1983.

After monitoring a sampling of the U.N. tapes, the GAO evaluators found that on two programs "U.S. positions appeared to have been given greater attention than the opposing view." However, the GAO representatives found the U.N. programs to be unfavorable to the United States and its policy interests in 12 programs, including "unnecessarily critical remarks about the United States."

Young Casualties

Citing it as a major plague, Sen. Edward Kennedy of Massachusetts wants Congress to take some action against the mounting accidental injuries to children.

He said figures show that injuries cause 50 percent of all deaths of children over the age of 1, and 75 percent of the deaths of youths over the age of 15.

The senator has introduced legislation seeking tougher safety standards for three primary causes of injuries: terrain vehicles, hazardous toys and cigarette lighters. He told Congress that there were seven deaths every 10 days last summer caused by recreational vehicles—one half of the fatalities to children under 16.

Hazardous toys were blamed for 126,000 injuries to children in 1984. Kennedy said that children playing with lighters probably caused some 200 fatalities and hundreds of serious burns in 1986.

The Bod Squad

Limousines assigned to government officials in Washington are certain to hit the headlines at least once a year, but now the spotlight focuses on another misuse of VIP perks: personal bodyguards.

Citing the results of a General Accounting Office investigation, Rep. Byron Dorgan of North Dakota said that more than \$1 million in unauthorized funds have been spent for bodyguard protection by federal officials.

Dorgan said he doesn't object to cabinet members being given protection when a specific threat exists, but that the officials don't need bodyguards for running errands, shopping or looking important. He has asked the House Appropriations Committee to investigate and conduct public hearings.

Quote Of The Month

"Unless we change its course, our health-care system may break the bank...provide increasingly extravagant first-rate health care to fewer and fewer Americans, and put a life-and-death power in the hands of government, which no free people can tolerate."

Joseph A. Califano Jr.,
former Secretary of Health,
Education and Welfare

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*"Bear any burden,
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Support any friend,
Oppose any enemy..."*

JFK, 1961

Like their fathers and older brothers who served at the Bulge, Okinawa and Pusan, our Vietnam Veterans served our nation for the same principles of "duty, honor, country" that have always guided our American fighting men in combat.

And, like many dedicated Americans, the Thompson served proudly in all three wars. In fact, many Vietnam Veterans report that the Thompson was more highly sought after than any other weapon, due to its reliability under jungle conditions and the stopping power of the .45 ammo it fired—two characteristics found lacking in certain other military-issued weapons.

Now, the American Historical Foundation is proud to honor our Vietnam Veterans through the issuance of the Vietnam War Commemorative Thompson.

Limited Edition Of Only 1500

This is the first commemorative longarm ever issued as a combat memorial to these brave Americans. Only 1500 will be made in this strictly limited edition commissioned by The American Historical Foundation and built to the Foundation's specifications by the official maker of the famous Thompson, Auto-Ordnance Corporation. Each is specially serially numbered between 0001 and 1500, with the prefix V (for Vietnam).

This serial number is also inscribed on the accompanying Certificate of Authenticity, which attests to the 24-karat gold plating and the edition limit. You will also receive firing instructions and a 20-round magazine, in the event you wish (or need) to fire it.

For your ease of ownership, the Vietnam War Commemorative Thompson is being produced in a semiautomatic firing version. This means that no special license is required to own one.

The Vietnam War Commemorative Thompson has already been classified as a Curio and Relic by BATE, an acknowledgment of its collectible status.

Special Commemorative Features

This Thompson is a real man's weapon, constructed of 12 pounds of steel and walnut, but hand built with special commemorative features.

You sight across the 24-karat gold plated rear sight base and through the special, gold plated activator knob with a single rib, symbolic of the DMZ that divided the two Vietnams. The highly polished, gun-blue barrel is cut with 35 deep cooling fins and mounted with a mirror-

polished, 24-karat gold plated Cutts Compensator and front sight.

Your finger curls around the 24-karat gold plated trigger, as your left hand and right arm grasp the American walnut stocks—original G.I. production—hand finished with seven coats of hand-rubbed lacquer and polished to a gleaming presentation grade.

The stocks show off the 24-karat gold plated sling swivels, swivel mounts and screws which affix the black leather military sling.

You cradle the precision-milled receiver, which is highly polished to highlight the roll-engraved and gold-gilt inlaid commemorative inscriptions. The presentation side bears our Flag, the Vietnam Service Medal, the famous Thompson "bullet" trademark and quotations from both Presidents Kennedy and Reagan. The reverse bears the special serial number, the issuing organization and the Thompson patents.

The shoulder stock is fitted with two, full-color, fired-enamel cloisonne medallions, bearing a gold plated inscription in black—symbolic of the Vietnam War Memorial—surrounding a circularized yellow and red flag of the Republic of Vietnam. The pistol grip is fitted with a matching medallion embossed with the Great Seal of the United States and commemorative tributes.

This Is A Firing Thompson!

This no-nonsense Commemorative is a fully functional, firing Thompson, chambered for the same famous, readily available, .45 ACP ammunition that G.I.s and American shooters have used since 1911. Because it fires in the semiautomatic mode, you do not need a special submachine gun license to own it. Anyone who can own a standard hunting rifle can own this Thompson Commemorative. And because it is a firing Thompson, it could be called upon to defend your home and family in the same manner in which it has defended American lives and freedoms for over 65 years. If you do not have a firearms license, we will coordinate delivery with you through your local firearms dealer after your reservation is received at Foundation Headquarters. If you do have a federal license, send a signed copy, and your Thompson will be delivered directly to you.

Highly Collectible

Because of the extremely small edition limits and their availability as semiautomatics, Thompson commemoratives have become some of the most highly collectible firearms in recent history. Previous Thompson commemoratives have been quickly fully subscribed and now bring significantly higher prices on the collector market.

A furniture-finished walnut display case, green vel-

vet lined and fitted with an acrylic glass lid and three solid brass locks, is also available to show and protect your investment.

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☐ My deposit of \$95 (or credit card authorization) is enclosed. Please invoice (or charge my credit card) for the balance due:
☐ in four equal payments of \$300.
☐ in full.

☐ Please also send the optional furniture-finished walnut display case at \$225 each.
☐ My payment in full is enclosed. (\$1295 per Thompson; display case, add \$225.)

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Should Congress Mandate Parental Leave For Employees?

Rep. Patricia Schroeder, D-Col.

The United States is in the midst of demographic changes that are altering America's workforce and families: 67 percent of women with children under age 3 are in the workforce and represent its fastest growing segment; almost half of all mothers with children under the age of 1 work full-time. Public policy has not kept up with the new reality of working parents.

YES



The traditional American family depicted in Norman Rockwell paintings, in which the father works while mother stays home with the kids, is vanishing. More than half the 45.6 million children in two-parent families have both parents in the workforce.

There is no federal policy that addresses these changes in the American workforce and family.

The lack of employment policies on maternity and child-care leave forces many working parents to choose between job security and parenting.

Job security is an issue not only for working parents planning a family, but also for parents of seriously ill children who must take time off from work.

The Family and Medical Leave Act of 1986, H.R. 4300, proposed a national policy on job-protected leave so that workers could meet parental responsibilities and deal with serious health problems in their families.

The bill would have provided parents with four months of unpaid protected leave to care for a newborn, newly adopted or seriously ill child, or dependent parent.

It also would have provided all workers with six months' unpaid leave for any serious illness that prevents them from working.

It is a coherent, uniform policy that responds to the lack of agreement on maternity policies in states, and addresses the new reality of working parents. Both mothers and fathers would be able to take time off from work for the early care of newborn or newly adopted children or to attend to a child or parent with a serious health condition.

Almost all Western, civilized nations have made allowances in their employment policies for working parents. It's time for Congress and employers in the United States to recognize the needs of American families. ☐

Rep. Steve Bartlett, R-Texas



NO

Maternity leave is an increasingly important employee benefit as more families have both parents working. The question before Congress, however, is should the federal government mandate parental leave and dictate its terms?

A House bill last year would have entitled employees of businesses with five or more people to 16 weeks per year of parental leave and guaranteed their job and benefit rights when they return.

The concept of ensuring every employee has the opportunity to take maternity leave at first appears an attractive one. However, further analysis concludes this is an area best left to employees and employers to decide for themselves.

First, a federally mandated parental leave policy interferes with the right of employees and employers to design a benefit package which best meets their needs.

Benefits are an important aspect of compensation for employees and an effective tool for business in recruiting and keeping good workers. The trend has been to establish flexible benefit programs and allow employees to select packages suited to their own situations.

Since the size of a benefit package is finite, a federal mandate for maternity leave necessarily reduces other choices. That would be unfair to employees who would never use maternity leave and would prefer another benefit.

Second, employers who wish to maintain a stable and loyal workforce will accommodate maternity leave requests to the maximum extent possible.

Recent studies show that an increasing number of businesses recognize the merits of maternity leave and provide for it.

Finally, a congressionally mandated parental leave policy could lead to discrimination against hiring women of child-bearing age because many small businesses might find a federal leave policy too expensive to provide. Forced to choose between hiring a person of child-bearing age who might use the benefit and an applicant who probably would not, many employers might discriminate against the prospective parent.

Maternity leave is a beneficial social goal—one that employees and employers should be free to negotiate among themselves without federal government interference. ☐

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THE MEANING OF DEMOCRACY

Whether we call America a republic, democracy or both, may not matter much. What counts is that the people have the power to change things.

By Lester David

IN A TINY Minnesota farm community, 65 residents gathered in a town hall to choose a new mayor and vote on spending money to repave the main street.

That is democracy in its purest form. In Greek, the word *demos* means people and *kratos* is rule. Join them to form democracy—the rule of the people. That's what the government of the United States is all about.

Of course, some 240 million persons in 50 states cannot meet in halls to elect leaders and enact laws. On local, state and national levels, they choose representatives to act for them in city hall, the statehouse and in Washington.

While in practice we are patterned after a democracy, technically the United States is a federal democratic republic: federal because a central government has strong sovereign powers delegated to it by a union of states; democratic because the people rule themselves; and republic because it is a government of laws and not of men.

Despite its vast size, the government of the United States is closer to the participatory democracy of a town hall meeting than many people may realize.

Author of 12 books and hundreds of articles, Lester David specializes in American government and history.



Surprised? Just consider the levers available to you as a citizen to influence public policy and bring about change:

- Beyond that all-important right to vote by secret ballot, you can become involved as deeply as you wish in the government through volunteer activities in the nomination and election of candidates. And you won't ever be deterred by threats, violence or imprisonment.

- You can let your legislators know how you feel about issues. Time and again, policies have been amended, reversed and even scrapped because of public pressure.

- You or your spokesmen can make your views known at public hearings on proposed government regulations by executive agencies which, under the law, must be held.

The idea of direct government by a majority of citizens was born in the independent city-states of ancient Greece. As early as 500 B.C., for example, Athens was ruled by a council and an assembly, both chosen by the people. Here, as in the other city-states, any citizen could rise and express his views.

But Greek democracy was seriously flawed. Slavery and serfdom were tolerated, and women had no voice.

Democracy surfaced again many centuries later. In 1215 the barons of England, chafing under the authoritarian rule of King John, forced him to sign the Magna Carta, guaranteeing

that he would not interfere with their feudal rights and privileges.

This document became a symbol of the rights of people over the dominance of the crowned head, giving democracy a powerful impetus toward achieving needed reforms. Democracy in its modern form was on the march.

As freedom-cherishing people created democratic governments, two main types evolved:

The United States adopted the *presidential* system in which the engine of government is run by a *chief executive* and a legislature, each chosen by the people for fixed terms. Many nations in Central and South America also have the presidential system, although some have become dictatorships in disguise.

Great Britain, Canada, Australia and other nations chose the parliamentary system in which a cabinet, consisting of elected lawmakers and headed by a prime minister, is in charge. However, the chief executive and legislators are not independent of each other. When they no longer hold a majority in their parliament, they can be ousted.

Nations such as Great Britain, the Netherlands, Sweden and Belgium may have crowned rulers, but are constitutional monarchies and true representative democracies. The kings and queens are symbols, without real power.

IF DEMOCRACY is not a modern invention, neither are dictatorships.

Many rulers in ancient and medieval Europe and Asia, ignoring the rights of their citizens, had total control over their lives.

In modern times, governments no less tyrannical are hand-me-downs from those early days of despotism. Call them by whatever name—fascism, Nazism, Bolshevism, communism—they all disregard individual liberties.

Today's world is divided into halves, the dictatorship of communism and the democracy of free peoples.

One suppresses individual independence, discourages religion, controls communication and operates business and industry. The other guards personal freedoms, promotes free enterprise and, instead of stamping out opposition, calls for the peaceful surrender of power if the people so decree.

In 1863, at Cemetery Hill in Gettysburg, Abraham Lincoln summed up the essence of democracy in words that will echo forever in the corridors of U.S. history: It is "government of the people, by the people, for the people." □



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THE NATIONAL HISTORICAL SOCIETY is dedicated to bringing the excitement and power of American history—as well as its significance—to people in every part of the land.

It is in keeping with this purpose that the Society is about to issue its own Civil War Chess Set. A dramatic tribute to the heroes of both North and South—and a work all the more intriguing because the playing pieces include richly detailed three-dimensional *portrait sculptures* of the great Generals of Union and Confederacy, captured for the ages in solid pewter, solid brass and fine enamels.

This extraordinary new chess set will be crafted to the highest standards of quality and historical authenticity. The National Historical Society has appointed The Franklin Mint to create the sculptures, each of which will be a new and original design. Some figures will be shown standing, some seated, some kneeling, some mounted on horseback. And each figure will be painstakingly crafted of solid pewter, hand-finished, then set atop a solid brass pedestal base embellished with a circular band of richly colored enamel—*blue* for the soldiers of the North, *gray* for those of the South.

Every sculpture, moreover, will be so rich with authentic detail that only the artists and master craftsmen of The Franklin Mint, steeped as they are in the tradition of *precision coinage*, could have achieved it. Indeed, every nuance of facial expression, uniform and weaponry—right down to the buttons, braiding, sabers and carbines—will be depicted with meticulous accuracy.

Thus, The National Historical Society Civil War Chess Set is also a magnificent collection. A triumphant achievement of portrait sculpture—and the ultimate in micro-detailed miniaturization.

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AIR MERGERS AND YOUR POCKETBOOK

U.S. airline giants are swallowing up smaller companies to stifle competition and ensure their survival. Their gain may be the consumer's loss.

By Jerome Greer Chandler

A NEW breed of airline is beginning to prowl America's deregulated skies. Depending on its stripes, it can fly you from coast to coast, Europe to Hawaii and just about anywhere in between. Rarely does its reach exceed its grasp.

As of today, four of the giants exist: United, American, Northwest Orient/Republic and TWA/Ozark. Within a few months, if the Department of Transportation gives its approval as expected, Delta could swallow Western and the burgeoning Texas Air Group could absorb Eastern (tentatively approved in October), People Express and the assets of Frontier Airlines. Texas Air already owns Continental and New York Air. As a result, six major airlines will dominate the United States and, according to statistics compiled by *Aviation Daily*, control over three-quarters of the market.

What are the implications for the American consumer? It depends on who you talk to. But the consensus among independent observers is clear: *Fares are artificially low now. Travelers better enjoy them while they can.*

"Mergers reduce competition," said Dan Smith, a Dallas spokesman for the International Airline Passenger's Association. "So, in terms of ticket prices, mergers will tend to relieve pressures on airlines to cut fares. We may, in fact, see fewer bargains."

Con Hitchcock, legal director for the

Jerome Greer Chandler, a contributing editor for OAG/Frequent Flyer magazine, is author of Fire & Rain: A Tragedy in American Aviation.

nonprofit Aviation Consumer Action Project, echoed Smith's fears. "Our concern is that as more and more mergers take place, competition will be eliminated at certain cities and the industry may end up with an oligopoly, with four or six airlines controlling a large part of the U.S. market."

The effects of merger-mania, experts agreed, will be uneven. Some areas of the country could continue to enjoy many of the fare breaks Americans have grown accustomed to in the past few years. Others could be hit hard. Minneapolis-St. Paul and St. Louis will be acid tests. They'll determine whether the recent spate of mergers will tarnish deregulation's bright promise of greater choice and cheaper seats.

At Minneapolis-St. Paul, Northwest Orient and Republic control 80 percent of the air traffic. The Department of Transportation has just blessed the

former competitors' marriage. At St. Louis, rivals TWA and Ozark have been the dominant players. They, too, will join forces.

Merger proponents argue that the Airline Deregulation Act of 1978 will keep competition brisk and fares low by allowing new low-cost carriers to enter virtually any market. "That's right," conceded Hitchcock. "A small, low-fare carrier may be able to get into a market and find a niche." But, he maintained, a megacarryer—because of its marketing clout—can simply step in, match the upstart's lower fares and wait them out while they struggle to build ridership. What the big guy can offer that the low-cost specialist often can't is "all the full-line amenities that you expect from the larger, well-known airlines. For example, more 'frequent flyer' free and discounted trips and more in-flight service."

The industry lobbying group, the Air Transport Association of America, isn't taking an official position on the matter.

The association, however, will talk about statistics, which are revealing and indicate just how dependent we've become as a society on airline discounts. In July 1986, 91.4 percent of all domestic fares on major carriers were discounted. Those breaks averaged 62.2 percent off regular coach prices. Americans saved billions getting from here to there. Will those sky-high percentages weather the seemingly inexorable tide of carrier consolidation? "Oh, no," said Smith of the passenger association. "I expect that to drop." Just how far and how fast seems to be the burning question. □

UNITING — Delta Airlines received provisional approval to acquire Western Airlines.



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THE CHANGING POLITICAL CLIMATE OF PERU

While all eyes are on Nicaragua, a longtime U.S. ally—Peru—may be leaning toward closer communist ties.

By Tom Polgar

THE United States seldom thinks of Peru, if at all. Yet Peru has a territory twice the size of Texas, a population of 21 million—larger than that of New York state—and its capital, Lima, has twice the population of Chicago.

But comparisons between Peru and this nation come to an abrupt halt when looking at the economic and political unrest that's intensifying in the South American republic.

Peru's politically inspired violence is the bloodiest in South America. Facing a foreign debt that is second only to Bolivia, its economic difficulties seem without limit, and the rate of its population growth far exceeds actual or potential growth of its industry or agriculture.

There are no quick solutions to Peru's diverse problems, but in his first year in office, Peruvian President Alan Garcia has created more difficulties than he has solved. His expropriation—to date without compensation—of the American-owned BELCO petroleum com-



REBEL—Peru's Garcia refuses to play by the Free World's economic rules.

pany alienated foreign investors and played havoc with Peruvian oil exploration. His currency control measures contributed to massive flights of Peruvian capital. His unilateral decision to limit foreign debt service payments to 10 percent of Peruvian export earnings, and his unwillingness to negotiate a debt settlement schedule with the International Monetary Fund, were firm indicators that Garcia does not want to play according to the Free World's established rules for international commerce and financing.

On Aug. 15, 1986, Peru was declared ineligible for new loans, the stiffest sanction the International Monetary Fund can impose. In effect, Peru can no longer obtain IMF-approved loans for financing its long-overdue economic development.

This is not the end of Peru, but its cutoff from Western or Japanese financing may well push Peru into ever-closer economic cooperation with communist countries. The Soviet Union, China, East Germany and Czechoslovakia are already major suppliers of machinery and armaments, to be paid for in Peruvian exports. Along with supplies from Soviet-bloc nations and China come technicians, advisers, propagandists and "agents of influence." Peru will be

no exception to the old rule that "the flag follows the trade."

The U.S. administration seems mesmerized with the threats to tiny Nicaragua, but appears to have no policy for Peru. Currently, we do not have even an ambassador in that country. Yet Peru is far more important than Cuba and Nicaragua. This is not to deny that the latter have become major irritants to the United States and that the Sandinistas have caused increased military expenditures, economic losses and a variety of political and social complications. These setbacks, however, will seem almost negligible compared to the consequences if a Peruvian government comes under substantial Soviet influence. A Soviet foothold in Peru, in the heart of South America, would end the concept of the Monroe Doctrine, alter the strategic balance and establish the Soviet Union as an effective challenger of U.S. influence in Latin America.

Far-fetched? Not really. Consider that only a few years ago the United States played an instrumental role in Peruvian national defense, as the major source of Peruvian military procurement. This is no longer the case. Until recently U.S. airlines carried the bulk of travel between Peru and the United States. Today, no American airline serves Peru and there is no direct travel between Miami and Lima. There are, however, four direct flights weekly between Lima and Moscow by the Soviet airline Aeroflot. There is also direct service between Lima and Havana.

SOVIET-STYLE communism is not an immediate threat in Peru, but we must pay attention to the forces there that work toward a virulent form of national socialism, not all that different from the Sandinista concepts in Nicaragua or the ideas of Fidel Castro. Once that type of government is established in Peru, it would be very difficult to dislodge it short of U.S. military intervention.

At this juncture, such developments still could be avoided, but only through the development and implementation of imaginative, constructive and effective U.S. policies.

Peru is not yet lost to the West, but it nears the crest of the slippery slope. It surely would be a calamity if Peru—a traditional ally of the United States—was permitted to fall under communist influence and become another threat to U.S. interests in Latin America. □



Tom Polgar, a WWII Army veteran, is a retired highly decorated CIA agent who specializes in national security reporting.

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Rich or poor, we all hope to receive quality health care when we need it. But for millions of Americans, sickness is becoming an expense they cannot afford.

By Joseph A. Califano

A REVOLUTION in the American way of health is under way, and it's likely to be as far-reaching as any economic and social upheaval we have known.

The revolution promises to be bruising and bloody. The stakes are: Who gets how much money out of one of America's top three industries? Who suffers how much pain for how long? And, who gets the next available kidney, liver or heart? In short: Who lives? Who dies? Who decides?

The revolutionary forces at work are profound. In science, our genius for inven-

*Joseph A. Califano Jr., a senior law partner in a Washington, D.C., firm, was President Johnson's special assistant for domestic affairs, and Secretary of Health, Education and Welfare from 1977-1979. His recent book, **America's Health Care Revolution: Who Lives?, Who Dies?, Who Pays?**, was published by Random House last year.*

tion is serving up incredible diagnostic, surgical and biomedical breakthroughs that blur the lines between life and death and hold the promise of remarkable cures and the threat of unacceptable costs.

In demography, the graying of America presents a burgeoning population of elderly citizens who consume the most expensive high-tech medicine and who already strain our capacity to provide adequate medical, nursing-home and home-health care.

In law and religion, our judges, ethicists and moral theologians are confounded by a Pandora's Box of medical discoveries that insist they re-examine questions as fundamental as when life begins and ends.

Against the backdrop of these extraordinarily powerful currents, other major forces are moving and shaking the health-care system. Fed up with the waste and inefficiency found in much of our health industry, the biggest buyers of health care—governments and corporations—are mounting aggressive efforts to change the way doctors, hospitals and other providers are used and paid, and to reshape financial incentives that encourage patients to seek unnecessary care.

These forces are sparking a sweeping social and cultural shift in how our people view hospitals, doctors and medical machines, and how individuals see their responsibilities to take care of their own health.

We have the most advanced medical technology on Earth, elaborately equipped medical schools, regional cancer centers that are the envy of capitals of the civilized world and an abundance of superb specialists and hospitals.

But the soaring cost of health care threatens to deny even the affluent access to

AMERICA'S HEALTH-CARE REVOLUTION

WHO LIVES?
WHO DIES?
WHO PAYS?



NEW EMPHASIS—Incentives are needed for doctors to keep people healthy rather than just treat them when they are ill.

the miracles we have come to expect, and the billions we've spent have not given millions of uninsured Americans basic health care. Corporations, unions, governors, mayors, legislatures, every President since Lyndon Johnson—all the institutions people speak and act through—have had it with the excessive extravagance exhibited by much of the American health-care industry. Examples of exorbitance and skewed values are easy to spot. Here are three exposed by the American Association of Retired Persons:

- A 75-year-old man, vacationing in Florida with his wife collapsed and was rushed to a high-tech hospital with what turned out to be a ruptured aneurysm. Despite the best efforts of the surgical team, the man died less than seven hours after admission. A few days later his widow started receiving bills: \$4,500 from the surgeon; \$990 from the surgeon's assistant; \$1,500 from the anesthesiologist; \$15,536.23 from the hospital. Total cost for less than seven hours of unsuccessful emergency surgery: \$22,526.23.

- An elderly lady in Hebron, Ind., got a 208-page hospital bill for more than \$250,000 for the five and a half months her 73-year-old husband spent in an intensive care unit, battling emphysema that killed him. Medicare and private insurance covered all but \$14,349 of the bill. The hospital required her to make up the difference in monthly installments from her Social Security checks. Her family physician charged her \$800 more than Medicare reimburses.

- A 64-year-old Southern Californian suffered a mild heart attack and was rushed by paramedics to a hospital. A few days later, when his condition had stabilized, he sought transfer to the nearest Veterans Administration facility, where he was eligible for free treatment. The hospi-

tal flatly refused. Only after much delay, at his wife's insistence and the VA's demand, did the hospital agree to the transfer. But by that time 10 days had passed, and the hospital and doctors billed the patient \$25,000.

WHEN I served as Secretary of Health, Education and Welfare, I discovered that more than 30 percent of Medicare's multi-billion-dollar budget was spent on patients with less than a year to live, usually in high-tech, life-extending, hospital intensive care units, while that same program then denied funds for low-cost, dignified hospice care to relieve the suffering of the terminally ill. Medicare now pays for some hospice care, but most private insurers don't pay for any.

Such waste and abuse are only symptoms of the peril to the health-care system. While eliminating them will save some money, and disciplining abusers may temporarily calm some outraged consumers and citizens, these actions alone won't cure the disease of costs so high and so detached from medical

'SOARING costs of health care threaten to deny even the affluent access to the miracles we have come to expect.'

need or quality of care that they threaten the best of American medicine.

Tragically, the health-care costs in this country have skyrocketed to such a degree that, unless Americans

change their course, their health-care system may break the bank, set off the nastiest generational and political conflict the nation has ever experienced, provide increasingly extravagant first-rate health care to fewer and fewer Americans, and put a life-and-death power in the hands of government, which no free people can tolerate.

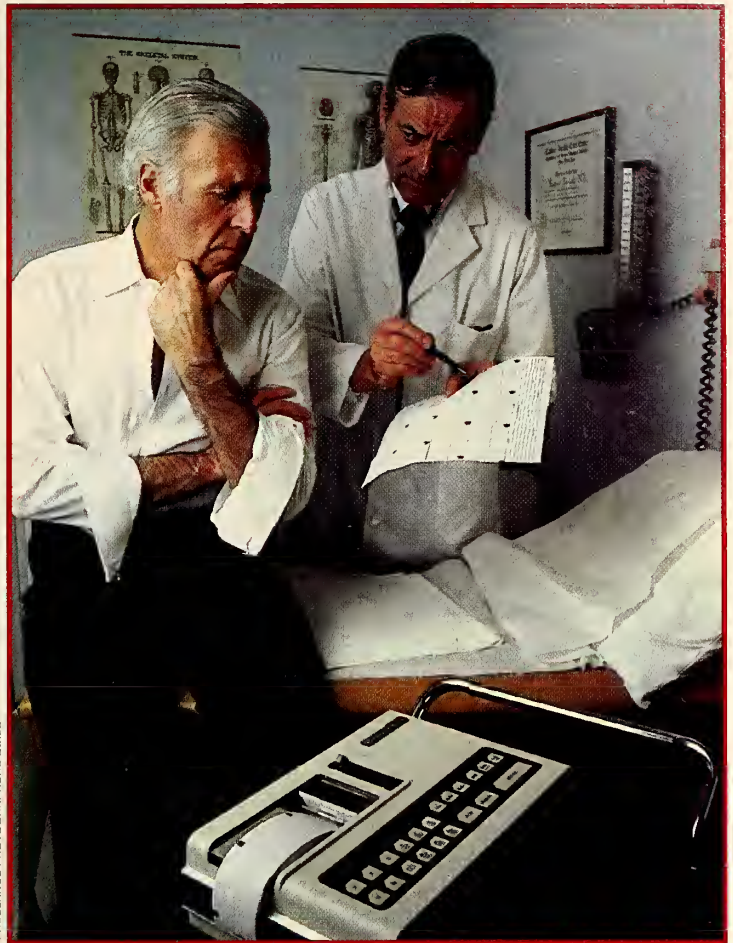
The revolutionary forces are already at work, but if these people are to emerge with basic changes for the good, they need to be informed, vigilant participants. To determine how to restructure the health-care system, they must first understand how they got where they are. Each of them did their share, acting by and large with the finest motives, for the most compassionate of reasons.

Doctors acquired a broad

GOOD HEALTH—*Medical breakthroughs and skillful doctors have extended life beyond most expectations, but who can pay the price?*

control over the practice of medicine, and patients established a payment system that encouraged doctors to treat them when they are sick rather than teach them to take care of themselves. Rather than being institutions of last resort, hospitals became settings of first choice for treating too many minor ailments, especially when the insurance coverage was good. Corporations and unions tilted employee health benefits toward the most expensive care and gave workers little sense of its cost. Private insurers saw themselves as agents of doctors and hospitals rather than

Continued on page 60



FREELANCE PHOTOGRAPHERS/GUILD

HEALTH COSTS OF THE AGING

SEEKING A CURE

Although they differ on the solution, two lawmakers agree that the U.S. health-care system is lacking.

BY SEN. JOHN HEINZ

FOR older Americans, an illness or accident carries risks extending far beyond the physical risks posed by the surgeon's scalpel. Once out of the hospital, many elderly risk losing their life savings to pay for long-term care. While Medicare, an *acute* care program, covers hospitalization and the cost of recovery, it stops once a patient's condition stabilizes. If he's left with a chronic problem, he must pay for *custodial* long-term care out of his own pocket. The costs can be staggering.

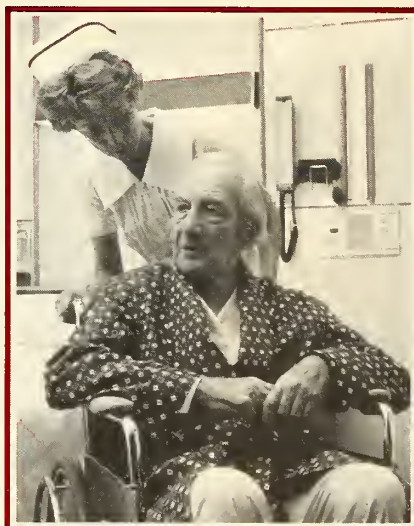
Most senior citizens need catastrophic coverage not to insure against the cost of a long hospital stay, but against the uncovered expenses of nursing home care, community-based services and other long-term care services.

Almost 6 million older Americans—or more than one in five—suffer disabilities that require assistance and special aids to maintain independence. Another 1.5 million are in nursing homes. Since Medicare covers only *acute*, not *custodial* care, and Medicaid pays only the costs of institutional care for the poor, most of the funding for long-term care is paid directly by older Americans and their families.

With the cost of long-term care running in the tens of billions of dollars each year, the toughest nut to crack when it comes to coverage is financing. Expansion of Medicare, alone, is not the solution. While it is a well-established program and most elderly already are enrolled, it is designed for acute care and already faces serious financing problems.

Private long-term care insurance is another option. Certainly private insurance would lighten the burden of the federal government and offer the American consumer the option of individual protection. However, the poorest and sickest may not be able to get it.

Any lasting answer to the question of



CRIPPLING—Life savings turn meager in the face of catastrophic illness.

who should pay for long-term care ultimately will call for some combination of public, private and individual financing. We also need to learn how to reduce the costs associated with long-term care. By encouraging the use of less-costly and more-effective alternatives to institutional care, such as home- and community-based services, the overall burden could be eased. Finally, we need to invest more resources into research on the aging, which some day might tell us how to prevent, treat and even cure catastrophic illnesses. □

BY REP. EDWARD R. ROYBAL

AMERICA'S uninsured and underinsured population is a massive problem that continues to grow. Between 1979 and 1984, the number of uninsured Americans increased by 20 percent. In 1984, approximately 33 million Americans lacked health insurance, one out of every six non-elderly persons. Two-thirds of the uninsured are employed adults or their families.

Unless we act quickly and decisively, the health-care revolution will only increase what is already a large and growing problem. We must protect the aging veteran who has given greatly in service to his country and now lacks access to critical health and long-term care. We must protect the young working family, whose lack of adequate insurance may not prevent needed care for the children, but prohibits the parents from getting health care and raises the fear of impoverishment. We must protect the middle-aged man who cared for a grandparent or parent suffering from Alzheimer's and now fears that he might have the same disease. We must protect the couple in their early 60s whose retirement plans are jeopardized because the wife faces costly nursing home care. We must protect the couple in their 70s who have lived just above the poverty level all their lives and now cannot afford needed care for even one of them.

As the call for reform grows and proposed solutions emerge, the American public and its representatives must scrutinize proposals carefully. Any solution developed by the federal government, state and local governments or the private sector must meet certain criteria. It must: protect the uninsured; protect working families who are underinsured for basic and long-term health care; protect people who are underinsured for catastrophic health expenses; protect people who are underinsured for long-term care; contain health-care costs for everyone; and ensure quality health care for everyone. We believe that we have a solution, called "USHealth," that would meet these criteria.

The USHealth Program Act proposal is built on the belief that this nation can protect the uninsured and underinsured and can prevent the personal and financial catastrophes associated with Alzheimer's and other devastating illnesses. If enacted, USHealth would provide basic and catastrophic health protection for all Americans, regardless of age, income or illness.

USHealth would change the system of health insurance in this country by
Continued on page 58

Sen. John Heinz of Pennsylvania is chairman of the Senate Special Committee on Aging. Rep. Edward R. Roybal of California is chairman of the House Select Committee on Aging.

BEYOND A REASONABLE BELIEF

ONCE again the credulity of the American public is being strained beyond reasonable limit. When Korean Air Lines' Flight 007 was shot down by the Soviets three years ago, killing all 269 persons on board, Moscow tried to peddle the preposterous notion that the airliner was on a CIA spy mission. It didn't sell. Now we're being told the shootdown was simply a case of mistaken identity.

In a newly published book, "The Target is Destroyed" (Random House), widely publicized in the media, investigative reporter Seymour Hersh said the Soviets really thought the airliner was a U.S. Air Force reconnaissance plane. What's more, he said, U.S. intelligence officials learned soon after the Soviet attack that it was an "accident," but the administration has refused to concede it. Thus, as Hersh suggested, the administration was practicing deception when it accused the Soviets of deliberately destroying the airliner.

Administration officials, Hersh writes, "had rushed to judgment over Flight 007" because "their strong hostility to communism had led them to misread the intelligence and then, much more ominously, to look the other way when better information became available. Those who ran the American government did not want to learn that the Soviets had honestly been confused and panic-stricken about the enemy intruder, and so they (the Americans) continued to believe what they wanted."

Asked to comment on this, Ambassador Charles Lichenstein, former alternate U.S. representative at the United Nations, characterized Hersh's thesis as "a lot of bunk." Lichenstein, who participated in the U.N. Security Council's debate on KAL 007, and who is now a senior fellow at the Heritage Founda-

*There are those
who claim that the
Soviets accidentally
shot down KAL 007.
But the facts tend
to show otherwise.*



ANGRY—The world was appalled by the Soviets' failure to express remorse.

tion in Washington, said: "There never was any reason to doubt that the Soviets knew exactly what they were doing when they attacked the unarmed passenger plane. They tracked the KAL flight for 2½ hours and, as President Reagan has said, 'There is no way a pilot could mistake this for anything other than a civilian airliner.'"

LICHENSTEIN cited taped conversations in which the Soviet pilot told ground controllers of sighting the airliner's flashing strobe lights. "At one point, the pursuer exclaimed that he had overshot the target and would have to double back behind it again. It beggars belief that the attacking pilot could have misidentified the familiar configuration of the Boeing 747 with its KAL markings.

"In September 1983, when at the U.S. mission to the U.N., we listened to the

tape of the Japanese intercept of the Soviet pilot's conversation with control," said Lichenstein. "All of us were struck by the utterly calm, routine, nerveless tone of his voice. If this were some panicky reaction to a sudden provocation, without the benefit of express instruction from high authority, the Soviet SU-15 pilot sure was one super actor. Thus, Hersh's contention that the shootdown was a 'tragic accident' and that surely 'Moscow never knew about it' scarcely washes."

Moreover, Lichenstein asserted, high-level U.S. intelligence sources confirmed "there is not a shred of evidence to support Hersh's contention that U.S. agencies were tracking 007, and further, even if they had been tracking the Korean airliner, there was virtually no way they could have communicated to 007 that it was being targeted by a Soviet interceptor."

Lichenstein said records show that the U.S. RC-135 reconnaissance plane, mentioned by the Soviets as being in the vicinity, had returned to its base three hours earlier after "an absolutely routine flight," and, unlike the doomed airliner, had never at any time crossed into Soviet airspace.

Last September, the Justice Department, answering lawsuits filed by families of the 62 American victims, reiterated government assertions that the United States had no way of knowing the plane was off course before it was shot down. In a 35-page brief, the Department said: "The aircraft began drifting significantly off course some time after leaving radar coverage, apparently entered Soviet airspace and was deliberately destroyed in flight by Soviet missile fire." Qualified experts are convinced that a faulty navigational procedure made KAL 007 stray from its prescribed path.

Nonetheless, as there were no survivors and the plane's flight recorder never was found, storytellers have been vying ever since to create would-be conspiracy theories. The media gave short shrift to conservative author Jeffrey

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Philip C. Clarke, the author of this book review, is a free-lance journalist based in Greensboro, N.C.

OUR NEW TAX LAWS

WHO WINS? WHO LOSES?

By John H. Adams

ALTHOUGH taxpayers have a stake in the 1986 Tax Reform Act, it's peanut-sized for most, especially in 1987, the first year of what reformers enthusiastically are proclaiming "a new era of taxation."

It will be 1988 before the much-ballyhooped tax cuts become fully effective. Even then, the dollars involved will scarcely be noticeable—unless your annual income is above \$50,000.

Two groups of taxpayers, at opposite ends of the income ladder, will gain most from the new tax laws: the poorest, who will no longer pay any federal income tax; and some of the richest, whose top tax rate will drop from 50 percent to 28 percent by 1988.

Three other groups will make up for the reduction in federal revenue by having their taxes increased. They are the nation's business firms, big and small, whose taxes will total about \$120 billion more in the next five years because of the 1986 changes; some of the richest people, who have been escaping lots of taxes through ingenious tax shelters, now closed; and millions of middle-income taxpayers whose federal tax will be higher because of cutbacks in deductions.

The official estimate is that about 80 percent, or four out of five, of the people will pay lower federal income tax in 1988 after the new rates become fully effective. That means one in five—about 18 million Americans—face higher federal tax bills.

The accompanying table shows that winners and losers among those with income greater than \$75,000 a year are

John H. Adams is a Washington-based journalist who has been covering national affairs since 1940.

For years, American taxpayers waited patiently for a simpler, fairer tax code. The wait may not be over.



evenly divided—for every one in that income level getting a tax reduction, another gets a tax increase.

At the other end of the income scale, 12 million people with incomes below \$10,000 are expected to pay lower taxes. About half of them, or 6 million, will pay no tax on income earned after 1986. But note that even at the less-than-\$10,000 income level, nearly 2 million people will pay higher federal income tax than under the pre-1987 law.

This is because of quirks in the com-

plicated new law such as elimination of the deduction for state and local sales taxes and cutting off deductions for Individual Retirement Accounts for those covered by employers' pension plans. Another quirk terminated the exclusion (meaning it's not counted as income) of up to \$1,000 of annual interest paid to surviving spouses from insurance installments, if the insured person dies after the October 1986 enactment of the new tax laws. Such interest payments now will be part of a person's taxable income. So will all unemployment compensation which, until now, was partially excluded.

These and other rule changes will come as nasty surprises to many taxpayers, explaining why members of Congress are taking such a cautious line on the new tax package. They know that the estimates of who is helped and who is hurt, when all the pluses and minuses are added up, are only guesses. Some believe there may be a prairie fire of

VETS' BENEFITS STILL TAX EXEMPT

Q. Is there any basis to the rumors that Congress plans to tax veterans' benefits?

A. They are just rumors, and they are wrong, as of now. Title 38, Chap. 53, Section 3101(A) of the U.S. Code still stands. It states: "Payments of benefits... under any law administered by the Veterans Administration... shall be exempt from taxation." The Tax Reform Act of 1986 does not change this law.



Q. Must VA benefits such as compensation for service-connected disability, pensions

to needy veterans and widows and burial allowances be counted in determining a veteran's total income for tax purposes?

A. No, according to the VA. Military retirement pay, by contrast, is fully taxable, except for any portion that represents compensation for disability and is paid by the VA. That disability retirement pay remains exempt.

Q. The source of most rumors is statements from time to time by some Washington officials who think all income, including veterans' benefits, should be taxable. Will this happen?

A. So far, Congress says: "No way."



LEFT INTACT — Home ownership still provides one of the best tax benefits for many Americans.

discontent in the spring of 1988, when people begin to make out their tax returns on 1987 income and estimate their 1988 taxes, all during the early stages of the 1988 presidential campaign.

DISAPPOINTMENT over the "reform" of the tax system actually is likely to erupt this spring, when people encounter two irritations: First, the tax forms, not available when this report went to press, seem sure to be more complicated. Second, the cuts in tax rates and increases in personal exemptions and the standard deduction—which will trim tax bills on 1987 and 1988 income—will remain only a promise rather than a reality for tax returns covering income received in 1986. Very little of the new law applies to 1986 income, but people who must pay estimated 1987 tax installments—mainly the self-employed—will have to cope with the changing requirements in April.

The rates and exemptions/deductions applying to 1987 income will be a blend of the old and new rules. That's because Congress in its wisdom decreed that the cuts in rates would take effect starting

Jan. 1, 1987 but would not become fully effective until after a phase-in period extending to Jan. 1, 1988.

It did the same for many other changes, including those increasing the amounts to be allowed for personal exemptions and the standard deduction. (Some icing on the cake of confusion: The Zero Bracket Amount on your return for 1985 now has been changed back to Standard Deduction, which was its name before it was changed to the ZBA several years ago.)

The new law is so complicated that the IRS late in 1986 was unable to do more than list those areas of the changing rules that are likely to cause the most heartburn among taxpayers and their advisers. These areas—potential boobytraps for the unwary taxpayer—include:

The 2 percent "floor" for miscellaneous itemized deductions (You can deduct only the amount of allowed deductible costs that exceeds 2 percent of your adjusted gross income, and some costs now deductible will not be deductible starting

'SEVERAL rule changes in the tax code will come as nasty surprises to many taxpayers.

in 1987); new limits on personal deductions of consumer interest (as on credit cards and car loans); new limits on passive losses (as in many real estate partnerships); reporting of unearned income of minor children (such as interest or dividends on money given to or put in trust for children and grandchildren); reporting of interest income (including that on tax-exempt bonds, for example), and real estate transactions; limits on the deductibility of interest paid on second mortgages where the money is used for purposes other than buying or improving a home; the alternative minimum tax (intended to ensure that everybody with taxable income as normally defined pays at least some tax).

That is just a partial list of potential problem areas for individuals. The list for businesses and sole proprietors can

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LOWER INCOME TAX FOR 4 OUT OF 5

INCOME TAX UNDER NEW LAW		
INCOME GROUP	HIGHER	LOWER
	<i>(millions of taxpayers)</i>	
\$0-10,000	1.7	12.0
\$10-20,000	3.4	22.0
\$20-30,000	3.1	17.0
\$30-40,000	2.6	11.3
\$40-50,000	1.5	7.0
\$50-75,000	3.2	4.8
\$75-100,000	1.0	0.8
\$100-200,000	0.8	0.9
\$200,000 and up	0.3	0.3
Total	17.6	76.1
Percent of Total	19%	81%



'An Adventure of RICHES'

By Victor Kiam II

OGET upset when people knock this country or take our freedoms for granted. Don't they realize how lucky we are? We are living in the richest nation on earth. I'm not speaking just about natural wealth, but about the mother lode of possibilities being mined in this country every day. For those willing to pay the price—a bill calculated in sweat and courage rather than dollars and cents—this is truly the land of opportunity. It is a country where Horatio Alger stories are written every day.

I've had a first-hand acquaintance with our vast stores of opportunity. Most people know me from the Remington Shaver commercials that show me as the man who "loved the shaver so much I bought the company." What people might not know is that 40 years before I made that purchase I was a management trainee elsewhere, at the low end of the corporate totem pole. I had no friends in high places to give me a helping hand and my \$60 a week salary (before taxes) represented most of my worldly assets.

I didn't mind starting my career this way because there was a hidden asset in my bank account that you couldn't find in any ledger. I had a share of a vast inheritance—the freedom and opportunities this nation offers each American. I was neither a child of destiny nor exceptionally talented. I reached my position in life by working hard, grab-

*Victor Kiam II is chairman of Remington Products Inc., and author of **Going for it! How to succeed as an Entrepreneur.***

bing my opportunities, learning from my mistakes and allowing my imagination the freedom to wander. Whatever I've done, is hardly amazing.

President Reagan recently said we are living in the age of the entrepreneur. I believe he is right, and I also believe that this nation will lead all others in providing the leaders of this age. Why? Because our system encourages risk-takers and challenges us to find our greatness. No two entrepreneurs are alike, but all entrepreneurs have one thing in common. They all start with a dream. This country is rich with dreamers who are not afraid to translate their fantasies into reality. America is rich with innovators because it nurtures and encourages them.

We live in a country wealthy with generosity. When I completed a three-year hitch in the Navy in 1947 my country did not abandon me. I and hundreds of thousands like me were not told to float back into the mainstream and fend for ourselves. We would have done this if it were necessary; we didn't feel as if anyone owed us anything for fulfilling our duty. But the nation felt a debt. It blessed us with the advantages of the G.I. Bill. This thank-you note from the American people enabled me to get a college education. Recently, I've been associated with United Way and have seen how Americans open their hearts to the disabled, the disadvantaged and those temporarily down on luck. Cynics may pass this by as just so much corn, but the generosity of the American spirit

A SUCCESSFUL entrepreneur marvels at the riches of America and the vast inheritance it has preserved for its citizens.

has shown me that the heart of this nation knows no geographical limits. It stretches from border to border, and to all countries of the world.

But America's riches are not measured in material wealth alone.

The democratic process rates high on our list of riches. One-person, one-vote gives us a share in power and ensures that each of us has a say in decisions of national interest. It's a shame that more of us don't exer-

cise this right.

And what is more precious among our riches than our freedom of speech? The free-wheeling debates in this country give America its vitality. At Lever Brothers and Playtex, where I worked in the mid-50s, my fellow employees and I would spend long hours in the evening talking shop. We called it brainstorming. Everyone got a chance to say his piece. It didn't matter how harebrained your thought might be—and believe me we all had our share of lulus—you could give it full rein during these sessions.

WE EVEN welcomed the crazy ideas. They stimulated thought and often would plant the seeds that would grow into a sound workable concept. This exchange of ideas made us better executives and it made our companies stronger. America also is stronger because of free exchange of ideas, and jealously guards against any who would limit our freedom of speech.

Perhaps, America's greatest riches is



KIAM ON TV — *He liked the shaver so much he bought the company.*

inducements, so I had to sell everyone on the concept of Remington and what we were trying to accomplish. I met with the employees and said, in so many words: "Sure, you can go out and get another job. That will be easy. You're talented people or I wouldn't want you to stay. But wherever you go it's going to be just another job. Remain here and you'll take part in an adventure. You'll be part of a team effort. A lot of people say we can't succeed. Think of the satisfaction you'll get when we prove them wrong." Then I outlined several changes in company policy. At the base of these changes was a theme: white collars and blue collars no longer existed. There was only one collar: the Remington collar. Incentive plans were established for all employees. We began coffee klatches that were a descendent of my early brainstorming sessions. Ten employees, a different group each Friday morning, would meet with management to discuss the company and make suggestions over coffee and rolls. Executive perks and other barriers between management and the employees were removed. These moves plus others helped mold the company into a cohesive unit. United, we knew we were in for a struggle, but we knew that we could win.

Within a short time, Remington skyrocketed from the near-bottom to the top of the shaver world. Nothing I did would have had an effect had not the

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the pride of its people. We take a justifiable pride in our country and ourselves. This pride makes it impossible to keep us down.

I've seen the best example of this pride in action at Remington. Many of you know the story of our turnaround. At the time I bought the company it had fallen on hard times. Remington was once a power in the industry, but its share of the market had fallen off dramatically. Many people wondered why I chose to get involved with it. Well, I had done my homework. I had tried most of the electric shavers on the market. My wife bought me a Remington and the first time I used it I believed it to be the best shaver in the world. But I felt the Remington management had made some critical marketing errors. If I could successfully implement some changes, I was convinced the company would rise again.

Before I could attempt anything, however, I had to treat the morale of the team that was going to assist me. Many of the company's employees started leaving as soon as I took the helm. Rem-

ington had been a part of Sperry-Rand, a huge conglomerate. The employees reasoned that if such a giant company couldn't keep Remington afloat, what chance would an unknown like Victor Kiam have?

I needed a way to halt the exodus. I couldn't offer immediate financial

JONES/IMAGE BANK



SHARING — *Among the author's list of riches is freedom of expression, which he says gives America its vitality.*

SAN ANTONIO



THE ALAMO — One of the nation's best-known rallying cries invites all Americans to remember the patriots who died fighting within these walls.



SAVES WALKING — Leisurely boat rides ferry

GLASS towers pierce the skies above squat adobe buildings and high-tech industries pulsate alongside artisans who patiently handcraft wares of ages past—these are the cultural diversities and stark contrasts that form San Antonio, Texas.

This picturesque blend of Old World charm and modern technology is where thousands of Legionnaires will meet for their national convention, Aug. 21 to 29, to develop a portfolio of resolutions that determines the 1987-88 policies and actions of 2.7 million blue-cap volunteers.

Shaded by skyscrapers and the Tower of the Americas—a 750-foot-high landmark built for the 1968 World's Fair marking the city's 250th anniversary—the San Antonio River winds slowly past adobe houses constructed more than 200 years ago when the city was young. Today's visitors stroll streets once traveled by Spain's viceroys and such legendary figures as Travis, Bowie and Crockett, the men of the Alamo, the city's most popular attraction.



sitors between the old and new areas of town.



RIVER WALK — Strollers relax in the garden-like Paseo del Rio.



RODEO — The steer usually loses to the cowboy.



FIESTA — Colorful celebrations abound.

Twenty feet below street level downtown is the pride of the city, the Paseo del Rio, or River Walk, where the jade-green waters of the San Antonio thread their way through the city, past lush botanical gardens. Here, in a mile-and-a-half horseshoe riverbend, the river is shaded by towering cypresses, oaks and willows, and cobblestone walkways lead visitors to river-level restaurants, shops and nightclubs.

While many of the city's large hotels and restaurants, and the convention

center are located on the river, few places capture San Antonio's history and culture as well as Market Square, west of the River Walk, where fresh vegetables, dried peppers and corn husks for tamales are sold among colorful fountains, exquisite shops, exotic aromas, potent margaritas, tropical fruit, outdoor cafes, Mexican folk art, and the clear brilliance of mariachi trumpets and guitars.

La Villita, the little village, is the site of San Antonio's original settlements. Amid a quaint collection of party plazas, footpaths, historic old houses and artisans' workshops, visitors can spend hours browsing through shops or watching glass blowers, boot makers, painters, candle makers, metal sculpturers, stained-glass artists and jewelers.

Not far from the village center, a thousand Legionnaires can sit on the soft grassy steps of the Arneson River Theater to watch stage shows on the opposite bank of the river. Or they can visit the Jersey Lilly, a cavernous round structure built in 1894 as a stable for horse teams that pulled beer wagons. Lilly houses mementos of Texas history, including dioramas and pictures of

Judge Roy Bean dispensing his "Law West of the Pecos."

A short ride in an open-air wooden trolley or horse-drawn carriage takes visitors to Broadway plays at the renovated Majestic Theater, or a local production at the restored art deco Cameo Theater. And for classics lovers, the San Antonio Symphony and the San Antonio Ballet Company are just short rides away.

Other attractions include the Buckhorn Hall of Horns, a worldwide collection of more than 3,500 specimens of horned, game-animal trophies that includes a two-headed goat; Dirty Nelly's Pub; the Museum of Art; the Witte Museum; Brackenridge Park Zoo; the Japanese Tea Gardens; a skyride; and a ride on a miniature train.

For the gourmet, Mexican food is the most prevalent, but restaurants featuring German, French, Italian and Oriental foods reflect the city's multi-ethnic heritage.

These are some of the sights, the sounds and the excitement that give San Antonio its cosmopolitan flavor and link its past to the present—a city that Legionnaires won't want to miss. □

How Reliable Are They?

By Phyllis Zauner

D YOU ever have the feeling that Big Brother is watching you, it may not be paranoia. More than 2,000 credit bureaus across the country make a living by reporting on people's financial virtues and vices. Now stored in computers are data on more than half the population—information exchanged among lenders at the push of a button.

On the point-scoring system used by lenders, credit reports are weighted heavily, with lower point values for stability, occupation, income and age. A high total score means a shining credit rating, which is as desirable as gold.

Few would quarrel with the lenders' contention that a financial-background check is a price consumers must pay for the convenience of credit. The consumers complain, however, that many reports include a dismaying quantity of inaccurate or outdated information.

For instance, consumers can be turned down for loans because their file erroneously includes bad debts of people with similar names. Also, merchants not uncommonly report disputed charges as unpaid, then fail to report when the dispute has been settled in favor of the customer. There's also a risk of being refused credit where skimpy reports understate credit experience.

For these reasons and more, consumer advocates say people should examine their reports for accuracy every few years—and especially a couple of months before applying for a major loan, since it's disconcerting to be stuck with delays while trying to close a mortgage.

Under the Fair Credit Reporting Act of 1977, bureaus must inform consum-

Phyllis Zauner, a frequent contributor to this magazine and author of more than 400 articles, writes on social issues in America.

**YOUR CREDIT
RECORD MAY
NOT SAY WHAT
YOU THINK
IT DOES.
HERE'S HOW TO
FIND OUT.**

.....

ers about the "nature and substance" of data in their reports. For a fee, generally \$5 to \$15, bureaus will mail a copy of your computer-printed report so you know what your creditors know.

What you will find on your printout is information on your bill-paying habits supplied by department stores, some credit card companies and banks that have loaned you money. Each creditor automatically reports in after each billing cycle. (VISA and MasterCard report in, American Express, Diners and Carte Blanche do not.) An entry typically shows amount owed, credit limit and promptness of payment.

Mortgages generally are not included in the file, nor are bounced checks. Also generally not reported are oil company credit cards, utilities and small-store charge accounts. Legal judgments, tax liens and bankruptcy filings are in your file. Divorces may find their way, as may criminal convictions, although they're not supposed to. Recently, the United States began reporting data on government-backed credit such as student and SBA loans, a move that makes some people nervous.

Subscribers are both suppliers and users of information. They can give their password and—for a fee based on volume of inquiries—look up credit profiles. But non-subscribers—notably landlords—also may get reports.

A consumer's awareness of his credit profile usually starts with someone

denying credit, because every lender who uses a credit report is obliged to tell the consumer it was used, whether or not that was the reason for refusal.

Then the reporting bureau, if requested within 30 days of a rejection, must furnish a copy of the credit record free of charge. By law the bureau also must investigate challenged entries. Those it can't corroborate within a reasonable time must be expunged. Entries more than seven years old, except for bankruptcies, also must be removed at your request.

When a bureau affirms, rather than removes, a questionable item, a person may present a 100-word explanation that must be placed in the file. Whenever an adverse item is deleted or an explanation added, a consumer may request the credit bureau to inform every credit grantor who received a report within the past six months.

MOST of the credit reports sold each year are based on information stored in the computerized data bases of TRW Information Services, Trans Union Credit Information Co., and three other lesser industry giants.

They claim the vast majority of information is accurate. According to TRW, only 2 percent of reports issued result in some kind of consumer inquiry, and one-third of those result in a revision.

What is not made clear, of course, is whether that figure might not suddenly surge if consumers made it a point to investigate their own credit files.

But the greatest concerns of most consumers are the security and integrity of the system. Isn't it possible that information so easily picked up by subscribers might also be vulnerable to computer-wise peeping toms?

Credit reporting companies assert that only legitimate creditors can get access, and only after they promise that the information will be used in connection with credit transactions, if that can truly be policed.

As for outright theft of file information, credit reporting companies claim



ILLUSTRATED BY DOUG MCINTOSH

REJECTED — Failure to check your credit report for accuracy may result in delays and embarrassment when credit is denied.

there is little crime advantage to using the data base. Still, in a 1982 case, a Southern California detective agency filched some 4,000 credit reports from computers before being caught and fined. The gumshoes specialized in tracking down people and their attachable assets for debt collectors.

Federal law imposes stiff penalties on anyone convicted of obtaining credit bureau data under false pretenses; yet it's difficult to trace free-lance offenders who've obtained a subscriber's security password. In 1984, TRW officials confirmed that an account password had been filched from a subscriber and posted on so-called electronic boards that any computer enthusiast could have hooked into. The potential damage was immense.

CREDIT bureaus do *not* keep information of a subjective nature—your morals, marital life and drinking habits—gleaned from interviews with neighbors or landlords.

However, under the most intense attack are “investigative reports” for insurance companies and potential employers that go far beyond basic data about finances. The leading company, Equifax Services, employs more than 2,000 operators who compile around 15 million dossiers a year. A vindictive

CONSUMERS ARE GREATLY CONCERNED ABOUT THE SECURITY AND INTEGRITY OF THE SYSTEM.

.....

neighbor can do a lot of damage, if his information is believed and used.

Not surprisingly, since few things bedevil consumers more than a poor credit rating, especially when unfounded, a new breed of entrepreneur has arrived on the scene to help the luckless debtor—for a price.

In recent years more than 1,000 credit clinics have sprung up across the country, charging up to \$2,000 to help consumers dispute and remove erroneous data from credit files.

Unfortunately, in their exuberance to get clients they often imply they can correct files whether information is erroneous or not. The mounting criticism over credit clinics led to passage

last year of a new law in California—the first of its kind—to regulate their advertising and business practices.

The fact is, anyone can investigate his own credit file by directly contacting the nearest local bureau. To find the names, contact the Better Business Bureau or look in the Yellow pages under “Credit Rating or Reporting Agencies.”

Actually, that process may become simpler in the future. TRW is testing a new program dubbed *Credentials* in California and may soon offer it nationwide. It would notify you automatically when anyone gained access to your file. You would receive a personal “pass code,” which would give information so you wouldn't have to fill out an application. And you would be entitled to unlimited copies of your own credit record. At a price of \$30 a year, 42 percent of the 1,500 people polled said they would buy the service. Results of the poll plainly indicate a lack of confidence in the accuracy and confidentiality of credit reporting systems.

There is a real irony in the reliance on credit bureau reports as gospel, because it favors applicants who live on credit, discriminating against those with little debt. Is there no longer room for the philosophy of Longfellow's village blacksmith, who proudly proclaimed, “And I owe not any man”? □

• Armando Valladares
• spent 22 years in
• Cuban prisons for
• denouncing Castro's
• communist regime.
• In this exclusive
• interview, he talks
• about the hell
• Cuba has become.

AGAINST ALL HOPE

V

ISITORS to Cuba during the past three decades have returned home with tales of progress under Castro, reports that differ sharply from the searing account Armando Valladares tells in *Against All Hope*, the story of his 22 years as a political prisoner in Cuba. Only the willfully ignorant could deny the harrowing testament of Valladares' ordeal. In this exclusive interview with THE AMERICAN LEGION MAGAZINE, Valladares talks about his experiences in Castro's gulag and his views on the current strife in Central America.

American Legion Magazine: What did you do to cause your arrest and imprisonment?

Valladares: While a college student and employee in a postal savings bank in the Ministry of Communications, I spoke out against Castro's turning Cuba into a communist country. I was arrested at midnight. Three armed men were standing around my bed when I awoke. One of them was shoving my head into the pillow with his machine gun.



*Armando Valladares spent seven years in a wheelchair recovering from his ordeal in Cuban prisons. He is author of **Against All Hope: The Prison Memoirs of Armando Valladares**, (Knopf).*

Q. Did you have a trial?

A. At the trial the judge read comic books while no evidence was introduced. I had done nothing except oppose Castro's pulling Cuba into the communist orbit. There was no evidence to show that I was a conspirator. However, I was sentenced to 30 years in prison. That was in 1960. I was 23 years old.

Q. What was your treatment in prison?

A. I was beaten with clubs, cables, bayonets. I was starved, burned, bitten by rats, covered with roaches, drenched with buckets of urine and excrement. Fungus grew on me because I was not allowed to wash. At one stretch I went 46 days without food.

There were frequent interrogations that even included mock firing squads for other prisoners. Sleep was impossible.

Day and night, guards woke the prisoners so that we got no rest. I spent a total of nine years in solitary confinement. There was a systematic use of physical and psychological violence.

Last April, 11 political prisoners appeared before an International Tribunal in Paris. Their testimony showed that treatment of political prisoners in Cuba was the same as the treatment of prisoners in Hitler's concentration camps and in Stalin's gulags.

As a result of my treatment, I spent seven years in a wheelchair.

Q. What gave you the courage and strength to resist the prison beatings, starvation and torture?

A. I got extraordinary support from my religious faith. I was never alone in any situation. In the darkest corner of a cell, God was always with me. Furthermore, I was sustained by the conviction that the ideals I defend are just. The love of my wife was another important element that contributed to my faith and hope. Nothing my enemies did could destroy these.

Q. You were arrested for your beliefs. Was yours an exceptional case?

A. No. Many people in prison have been arrested for their beliefs. Amnesty International recently reported that several Jehovah's Witnesses in Cuba were sentenced to eight years in prison solely for practicing their religion. There is no religious freedom in Cuba.

Q. What are the conditions in Cuba today?

A. Next year Castro will have been in power 28 years. The Cuban people have lost all their freedom—freedom of thought, freedom of expression. Article 52 of the Cuban constitution states that there is freedom of expression only when it supports the socialist society. Castro said, "Any criticism is opposition and any opposition is counter-revolution." Anybody who doesn't agree with Castro ends up in prison. There is freedom only to applaud Marxism and its leaders. All media are controlled by the Communist Party. People have no chance to express themselves because, if they say what they think, they'll be put in prison.

Q. How did you get released?

A. This was due to a worldwide campaign supported by the International PEN Club, Amnesty International and foreign government leaders. It wound up with a personal appeal to Castro from President Francois Mitterand of France.

Q. Has the United Nations ever taken action against the torture and repression in Cuba?

A. Never. The United Nations has steadfastly ignored the overwhelming evidence of the Castro re-

gime's murder, torture, repression and terror. History will judge the record of the United Nations in ignoring these facts as one of the most immoral acts of the century.

Q. What parallels do you see between Cuba and Nicaragua?

A. Nicaragua is an exact copy of the Cuban Revolution, a carbon copy of other communist countries. It's a Marxist revolution that is going down the same path as Cuba. Daniel Ortega and the other leaders said they were going to have a democratic government with free elections. Once they took power everyone knows what happened. They consistently lie about their true aims and the real conditions in the country. In the first two years after the Sandinistas' victory in Nicaragua, the United States supplied the country with more than \$100 million in aid. That's more than the United States gave Nicaragua during the previous 40 years. In Europe people say the United States pushed Nicaragua into the arms of the Soviets. That's not true. The Sandinista leadership has been communist from the beginning.

Q. How can the United States most effectively oppose communism in our hemisphere and the rest of the world?

A. By making sure that right wing dictatorships are not replaced by Marxist dictatorships, but by democratic governments. And by making sure we keep telling the truth about the real nature of communist dictatorships such as Nicaragua and Cuba. Unfortunately, in the case of Nicaragua, the communists appear to be using the U.S. media to spread lies about their true aims and the conditions in the country. □



"FROM OUR POINT OF VIEW, we have no human-rights problem — there have been no 'disappeareds' here, there have been no tortures here, there have been no murders here. In 25 years of revolution, in spite of the difficulties and dangers we have passed through, torture has never been committed, a crime has never been committed."

.....
A statement by Fidel Castro to journalists in Havana, July 28, 1983.

The Dangers of Smokeless TOBACCO

Millions of American youths — emulating their sports heroes — are hooked on chewing tobacco and playing around with cancer.

By J. Mitchell Medford

JUST a pinch between your cheek and gum has become an increasingly popular activity in recent years. In fact, an estimated 22 million Americans currently use smokeless tobacco by either dipping snuff or chewing tobacco. We are experiencing a resurgence of an old habit that's been around for hundreds of years.

In the 16th century, cultured Europeans were admonished not to spit tobacco at meals. A century later gentlemen were expected to refrain from spitting on the ground. In 1859, the spittoon became the accepted receptacle for tobacco juices, but by 1910 polite society had banished the brass cuspidors. Only a relatively small population in the United States, found mostly in the South, continued the chewing-and-spitting habit.

J. Mitchell Medford, an Arlington, Texas, free-lance journalist, frequently writes about health issues.

In the 1970s, however, tobacco manufacturers embarked on a skillful television and magazine advertising campaign using entertainers and sports personalities to promote the use of smokeless tobacco. Obviously, the campaign is succeeding in transforming an activity once considered unsociable into one viewed as attractive and healthful, with a strong youthful appeal. The sales of smokeless tobacco are increasing at an annual rate of 11 percent.

Snuff, tobacco that has been converted into a coarse, moist powder, is "dipped" by placing a small quantity between the cheek and gum or inside the lower lip. Chewing tobacco, a molasses-soaked shredded leaf, becomes a golf-ball-sized "chaw" or quid that bulges between the cheek and gum. Because they are sucked frequently, both forms of the tobacco increase the saliva output of dippers and chewers, a problem solved by either swallowing or spitting often.

The growing use of smokeless tobacco seems tied to a new male mystique. The behavior is practiced almost exclusively by males of varying ages. Like other adult activities discovered by younger age groups, dipping has become popular on college and high school campuses and even in grade schools. In a recent survey of some 5,800 college students, 12 percent of the respondents said they dipped or chewed and 14 percent admitted to smoking. While only two percent of the college women used smokeless products, 22 percent of the men were dippers. A Texas survey of college athletes suggested that one-third of the football

and basketball players dipped or chewed.

A study of Colorado high school students showed even higher rates with 25 percent of male students using smokeless tobacco. Similar statistics are probable at the junior high and grade school levels. As a group, dippers tend to start the habit early, at 10 to 12 years of age, and they are influenced by athlete role models and strong peer pressure to begin dipping and chewing.

Interestingly, at all age levels users express a belief that smokeless tobacco is safer than cigarettes. For example, 54 percent of college students stated that dipping was less harmful than smoking.

Fortunately, this view is not shared by researchers who are studying the long term effects of smokeless tobacco. Elbert Glover, Ph.D. at East Carolina University, and Arden Christen, D.D.S., from Indiana University Dental School, are among those who said they believed smokeless tobacco advertising campaigns are a blatant seduction of youth. They contend that teen-agers are being attracted to a habit that carries with it the risk of a multitude of health problems—including oral cancer.

Continual use of smokeless tobacco may change the soft and hard tissues of the mouth to bring on problems such as: chronic bad breath; discolored teeth; reduced ability to taste and smell; receding gums; and peridontal destruction of tissues that may cause teeth to loosen and fall out. Dippers also receive nicotine from the tobacco directly through their gums. As with smokers, this often results in elevated heart rates and possible high blood pressure.

ALMOST all longtime users of smokeless products develop a "dipper's pouch," which is a rough, red spot or a wrinkled, white patch on the gums where the tobacco quid rests. The medical term for this lesion is a *leukoplakia*. Experts estimated that the likelihood of contracting an oral cancer is 50 times greater when a leukoplakia is present. Moreover, recent studies suggest that 3 percent to 5 percent of all leukoplakias will develop into oral cancers. About 24,500 new cases of cancer of the mouth or pharynx are diagnosed each year.

Apparently, the habit is extremely difficult to break. In two experimental quit-smokeless-tobacco clinics, the success rate was less than 3 percent. Yet, Glover and Christen warned that,

unless programs are devised to curb smokeless tobacco use among children and young adults, the United States can expect an oral cancer epidemic within 30 to 40 years.

The experts agreed that prevention is the number one weapon against oral cancer. If an individual has not tried smokeless tobacco, he should never start. Those who have used these products are urged to quit. Young people need to rely on parents, school counselors, or family physicians for help in overcoming the habit. In addition, active dippers and chewers should examine their mouths, lips and tongues often and be on the lookout for these early warning signs:

A CON JOB—In slick promotion campaigns that sell the macho image, the socially unacceptable habits of dipping and chewing tobacco have been transformed into desirable attributes of the virile American male.

'USERS at all age levels express a belief that smokeless tobacco is safer than cigarettes.'

- Mouth sores that bleed easily or don't get well.
- A constant sore throat.
- Pain in chewing or swallowing food and drink.
- Red, sore gums.

If any of these symptoms are present, the person should be examined by his doctor right away. Dippers and chewers also should speak to their dentists and

physicians about undergoing an annual oral screening using *toluidine blue dye*. This screen has been very effective in pinpointing cancerous lesions in the mouth before they can be identified by regular examination.

The long-range recovery from oral cancer is quite good when the tumor is less than one centimeter in diameter. However, by the time the victim feels pain, or the lesion is visible on inspection, the cancer is usually much larger. Researchers agree that a screen for early detection of small oral cancers will vastly increase the five-year survival rate for the disease. Most important, parents and counselors must steer youngsters away from experimenting with smokeless tobacco. Our teens are really biting off more than they should chew. □

THIS ARTICLE CONTAINS GENERAL MEDICAL INFORMATION AND ADVICE. ALTHOUGH THE INFORMATION IS BELIEVED TO BE ACCURATE, YOU SHOULD CONSULT YOUR PHYSICIAN FOR MEDICAL ADVICE CONCERNING YOUR PARTICULAR CONDITION.

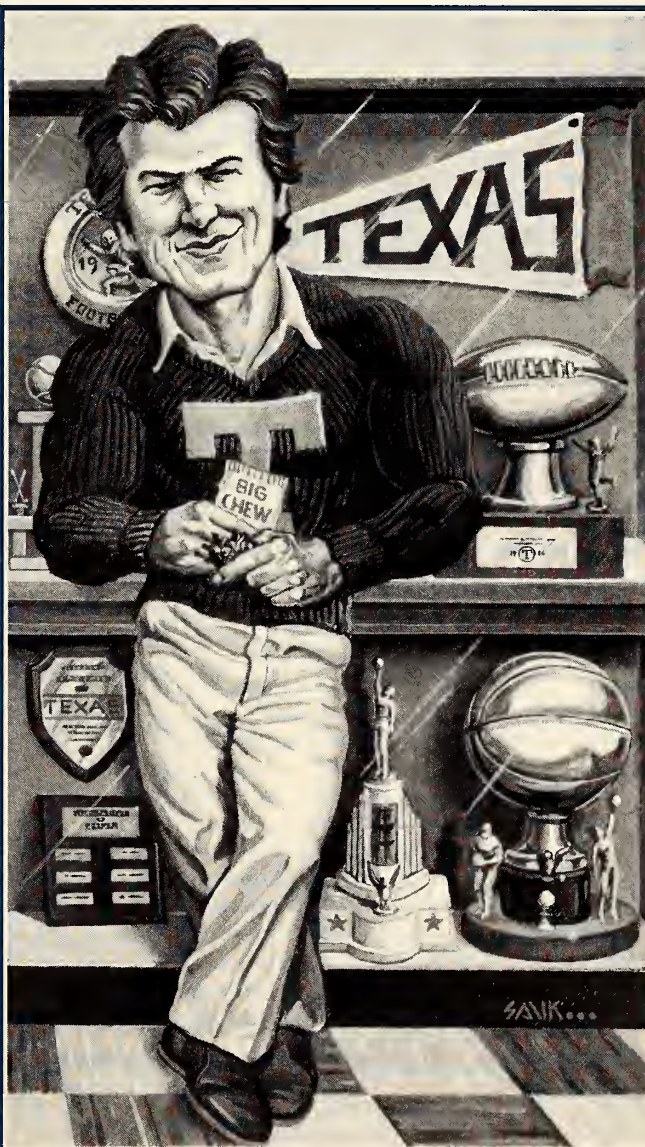


ILLUSTRATION BY ED SALK

WINS & LOSSES IN THE 99TH CONGRESS

Although veterans lost ground in 1986 with enactment of the means test and third-party reimbursement, there were still major gains in veterans health and employment benefits.



WHILE the agenda on Capitol Hill undoubtedly will take new paths when the 100th Congress convenes this month, the major challenge faced by the Legion will be dealing with the continued effects of legislation passed early in the 99th Congress.

Many VA programs and services took it on the chin, as funding was slashed to meet the requirements of the Gramm-Rudman-Hollings balanced-budget law. Last March, GRH forced the VA to cut some \$234 million from its \$26.4 billion FY '86 budget, most of the reductions coming out of health care and educational benefits. While the Legion has long supported a responsible plan for curbing the deficit, the organization has reminded Congress that VA spending had not contributed to the nation's fiscal woes, but had been a model of cost efficiency compared to most federal programs.

One bright note came before implementation of GRH. Lawmakers reversed an earlier decision that would have excluded veterans receiving disability compensation and pensions from a cost-of-living adjustment.

VA HEALTH CARE

The VA's FY '87 budget, which went into effect Oct. 1, 1986, was a subject of much concern to the Legion. Spending authority for the current fiscal year dropped to \$26.4 billion, about \$60 million less than last year's budget, but significantly higher than the figure pro-

posed by the Senate. Generally, most VA programs were funded at levels consistent with House proposals. Most significant was that health-care spending paralleled FY '86 expenditures.

Late in the year, the omnibus veterans health-care law—P.L. 99-576—was enacted. One of the most important provisions was a 1.5 percent COLA increase for recipients of disability and survivor's benefits to service-connected disabled veterans. Also, various programs used by service-connected disabled veterans were permanently exempted from GRH cuts. They include burial benefits, special housing and adaptive equipment grants, certain life insurance accounts, VA Special Therapeutic and Rehabilitation Activities Account and Veterans' Canteen Service Revolving Fund and educational programs. Former POWs also received improved benefits for medical conditions related to their internment.

The law also authorized the VA to furnish respite care of up to three years for chronically ill veterans and reauthorized the agency's authority to provide grants to states for construction or renovation of state veterans' homes. In addition, the VA was given the authority to furnish health care for an additional three years to U.S. veterans residing in the Philippines.

Vet Centers were spared from fiscal extinction as the law extended the VA Readjustment Counseling Program for Vietnam veterans for one year. The VA also was instructed to halt immediate plans to integrate Vet Centers into VA medical facilities and the transition period for that integration was extended

to 24 months from 12 months.

Thousands of disabled veterans receiving pay in work therapy programs also will benefit. Their earnings are no longer counted as income by the VA when calculating veterans' pensions.

MEANS TEST

Another challenge that loomed large and ominous throughout the year was the raging debate over the House-sponsored means test, a measure that became law in mid-1986. The law forces veterans seeking health care for non-service-connected illnesses to meet stringent income guidelines and, in many cases, to make a copayment for the treatment. Service-disabled veterans were exempted from the income test.

THIRD-PARTY

Another setback was handed to America's veterans in October when third-party reimbursement went into effect. The law allows the VA to bill insurance companies of veterans for treatment received at VA hospitals. The Legion opposed the plan because it would change VA health care from a benefit to a cost-sharing program.

HOMELESS VETERANS

Among emerging needs is the plight of homeless veterans in America. Some studies have indicated that as many as a third of the nation's homeless—a number estimated as high as 2 million—are veterans under the age of 40. The Legion has pledged its support to the VA and the administration to help get destitute vet-

crans off the streets and into jobs that would restore their dignity.

CONTRAS AID

As freedom-fighting Contras clashed with communist Sandinista troops in Nicaragua last year, Congress grappled over the question of providing aid to the Contras. In March, Congress turned down an administration request to send arms and humanitarian aid to the freedom-fighters. Three months later, lawmakers narrowly approved a \$100 million Legion-supported aid package after the Sandinistas launched attacks against Contras camped in neighboring Honduras.

SDI FUNDING

Funding for Strategic Defense Initiative research was set at \$3.5 billion in FY '87, nearly \$2 billion less than what the administration requested. The SDI system, which supporters claim would help to shield the United States from a nuclear attack, has become a controversial stumbling block in arms negotiations with the Soviets. Opponents of SDI say the system is not technologically feasible and is too expensive.

Congress approved funding for continued production of MX missiles and the development of Midgetman, small ICBM weapons. Further development of "stealth" technology bombers and cruise missiles also was approved by lawmakers. The Legion supports these and other key weapons systems to counter the buildup of Soviet arms and their deployment around the globe.



ALLY — Aid to the Contras can help combat communist expansion.

THE IMMIGRATION LAW

An immigration law providing amnesty for millions of illegal aliens was signed into law in November, despite heavy opposition that included The American Legion. P.L. 99-603 gives legal status to persons who can prove that they have resided in the United States since before Jan. 1, 1982. Another provision enables illegal aliens who worked in agriculture 90 days from May 1985 to May 1986 to be eligible for temporary resident status.

Under the law, employers who know-

ingly hire illegal aliens would face fines, and would be required to examine IDs of prospective employees to determine their legal resident status. Newly legalized aliens are barred from obtaining most forms of federal aid, including welfare, for five years.

THE POSTAL SUBSIDY

Continued funding of the postal subsidy for non-profit organizations such as the Legion is apparently safe for FY '87. Attempts to eliminate funding for the Revenue Foregone mailing subsidy have been rejected by Congress.

The subsidy, however, might be in jeopardy in FY '88. A report by the Postal Rate Commission has recommended limiting several kinds of mail currently sent at the non-profit rate. In addition, postal pundits have predicted non-profit mail rates will increase Oct. 1, 1987.

The Legion has fought to maintain the subsidies, arguing that the non-profit rates are necessary for the continued survival of post, department and national publications—all of which serve the public good by disseminating information about non-profit activities that benefit communities. A drastic increase in postage rates would force many of these publications to cut back in size and frequency, or be eliminated. The Legion has urged the commission to examine those groups who claim non-profit status and determine if their activities and objectives qualify. □

OTHER BILLS PASSED

P.L. 99-570 authorizes \$1.7 billion for drug interdiction and drug abuse education, prevention and treatment programs.

P.L. 99-401 authorizes HHS to make grants to states that implement programs and procedures to improve handling of child abuse victims and prosecution of accused child molesters.

P.L. 99-498 reauthorizes for five years higher education programs while tightening rules for student loans. Authorizes \$10.2 billion in Guaranteed Student Loans, Pell Grants and other programs to help poor and middle-class students.

P.L. 99-500 provides \$1.6 billion for the Women, Infants and Children (WIC) program, a supplemental aid program for needy pregnant women and their dependents.

P.L. 99-94 established Nov. 23-29, 1986, as National Family Week.

P.L. 99-322 expanded VA home loan authority to \$30.9 billion to offset the spiraling demand for G.I. home loans.

P.L. 99-496 requires Job Partnership Training Act planners to fully consider the employment and training needs of veterans when designing local programs.

P.L. 99-514 retains but reduces tax incentives to employers for hiring certain groups such as economically disadvantaged Vietnam-era veterans. Employers now may claim only a one-year credit of

40 percent of an eligible employee's wages up to \$6,000.

P.L. 99-576 seeks to place Vietnam-era and disabled veterans non-competitively in the federal workforce. As an extension of the Veterans Readjustment Appointment program, the law makes it illegal for an employer to refuse to hire someone because of membership in the Guard or Reserves.

P.L. 99-340 designated Sept. 19, 1986, as National POW/MIA Recognition Day.

P.L. 99-572 authorizes construction of a memorial to honor armed forces who served during the Korean War, and designates the American Battle Monuments Commission to build the memorial and accept private donations for its construction.

P.L. 99-433 redefines the military chain-of-command and coordination of military services, and gives wider authority to the 10 worldwide field commanders to direct forces under their overall command.

P.L. 99-348 reduces by 10 percent the retirement pay of military persons retiring with 20 years' service. Future retirees will receive an annual retired pay equal to 40 percent of the average basic pay received in their three highest paid years. Cost-of-living adjustments for future military retirees will increase retired pay by an amount equal to the Consumer Price Index minus one percentage point.

AMERICA'S HOMELESS VETERANS

SHOCKED by reports that nearly a third of America's homeless are veterans under the age of 40, The American Legion has urged government agencies to take actions to get the veterans off the streets and into jobs.

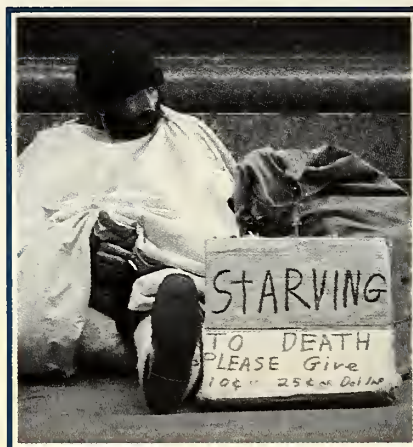
Res. 93 adopted at the 68th National Convention in Cincinnati recognized the problem of homeless veterans. The resolution pledged the Legion's support to participate in programs to aid these veterans, and to cooperate and promote efforts by the Labor Department, VA, Health and Human Services and DoD to assist in the rehabilitation and employment of homeless veterans.

While there is no definitive data on homeless veterans, some studies have indicated that a large segment of the nation's so-called "street people" in large urban areas are former servicemen and women.

"Between 80,000 and 160,000 veterans in any given year find themselves without a roof over their heads," a Legion spokesman testified recently before the House Veterans Affairs Subcommittee on Education, Training and Employment. "This must present a strange quandry for those critics of veterans benefits in the United States who claim that veterans already have too many services," he said.

The Legion, however, has maintained that job programs for veterans in recent years have been easy prey for budget cutters, adding thousands to the nation's unemployment lines. Despite figures from the Bureau of Labor Statistics that indicate the job scene for Vietnam-era veterans has improved, the Legion contends there is a hidden group of homeless veterans not included in those statistics. They are veterans who work part time, because full-time work is unavailable, or are unemployed, discouraged veterans who have ceased looking for work.

One approach the government is pursuing to help ease the homeless veter-



DESTITUTE — A third of America's homeless are veterans under 40.

an's plight is a soon-to-be implemented Jobs For Homeless Veterans program, administered through the Labor Department.

The Legion supports the proposal, but has cautioned officials that the program will be hard-pressed if other vital programs such as the Veterans Job Training Act are dismantled or cut back.

BUT the homeless veteran crisis is not just an unemployment issue. "The VA's insistence on using the Diagnostic Related Group (DRG) system for cost containments has, in our view, added large numbers of veterans to the ranks of the homeless around the nation," the spokesman said.

Under the DRG system, VA facilities are penalized through spending and staff reductions if patients are hospitalized beyond a fixed number of days prescribed by the VA. Many of those patients suffer from mental illnesses. The Legion contends that the DRG system constitutes an incentive to discharge patients prematurely to cut costs.

The VA's DRG system holds that psychiatric patients be treated in an acute-care manner, placing the emphasis on shorter hospital stays. That emphasis often ignores the fact that many VA

and, if discharged too soon, are likely to end up among the homeless on the streets. Typically, these patients are discharged and referred to halfway houses and other non-VA facilities, thereby making it next to impossible for the VA to measure statistically what has happened to them.

The Legion argued that DRGs have long been determined inappropriate in the treatment of mental illnesses, and pointed out that psychiatric treatment has been excluded from DRGs under the Medicare and Medicaid programs.

Of tantamount concern regarding the homeless veterans problem is the fate of Vet Centers—189 facilities across the nation that provide counseling and assistance to Vietnam combat veterans who have readjustment problems such as Post Traumatic Stress Disorder. Located primarily in large urban areas, the centers serve vital needs that most private mental illness facilities cannot address.

Legion officials have maintained that if proposals calling for the end of Vet Centers are successful, it would exacerbate the problem.

"Available evidence shows that many Vietnam combat veterans suffering from PTSD also face long-term joblessness," the spokesman said. "This makes these people prime candidates for homelessness."

The Legion's concern for homeless veterans is not new. After World War I, the organization came to the aid of veterans who fell upon hard times during the recession that followed the war. Less than a decade later, the Legion rallied to help former servicemen devastated by the Great Depression.

"The Vietnam veteran merits the same concern that has been shown to veterans of other eras," the spokesman said. "Many have found themselves swallowed up by harsh economic times and psychological readjustment. If we can avoid their premature releases from VA hospitals and maintain meaningful job and training opportunities, we can get them off the streets." □

Why Are We Offering Famous Nationally Advertised™ SWIFT™ 1,000-Piece Tackle Sets for only \$5?

As part of a nationwide publicity campaign, a leading New York firm will offer one million (1,000,000) sets of its most expensive fishing tackle—the Famous Nationally Advertised™ SWIFT™ 1,000-Piece Tackle Set—for only \$5 to the first one million persons who return this announcement to the company address (below) before Midnight, March 25, 1987.

This original announcement must accompany your request.

No copies or photostats.

These are the same SWIFT 1,000-Piece Fishing Tackle Sets nationally advertised in leading media throughout America. Over 1,000 pieces in all, it includes hundreds of hooks in every shape and size you'll ever need—including "top of the line" beauties like Aberdeens, American Kirbys, Limericks, Sproats and Carlises. Plus dozens of floats, sinkers, brass barrel swivels, fly hooks, a hook disgorger, heavy-duty fish scaler and much more.

Whether you drop your line in fresh-water or salt, prefer lake or surf, stream or pond—you always know you'll have the right rig...for the right fish...right at your fingertips. Little wonder that this is the fastest-selling (and most expensive) set of fishing tackle ever offered by this multi-million dollar New York firm.

These nationally advertised 1,000-piece tackle sets will *not* be sold at this price by the company in any store. There is a limit of two (2) sets per address at this price, but if your request is mailed early enough (before March 17) you may order up to five. Every set is covered by the company's full one-year money-back guarantee.

To order, mail this *original* publicity ad (no copies or photostats) together with your name and address and \$5 for each set. Add only \$3 shipping per set. (New York residents add sales tax.) Allow up to 6-8 weeks



Box not included. See Extra Bonus Offer Below. (R40070)

for shipment. Make check payable to RBM Ltd. Mail to: RBM, Fishing Tackle Offer, Dept. 570-127, Box 1709, Hicksville, N.Y. 11802.

EXTRA BONUS OFFER

**Tackle Box (as shown) only \$5
if your 1,000-piece Tackle Set
order is mailed before March 17, 1987**



Best-selling SWIFT "Double-Decker" with cantilevered shelves and 15 quick access compartments. Huge 162 cubic inch main storage section. Lifetime construction; will never rust or corrode. Yours for only \$5 with your 1,000-piece tackle set if you mail your order before Midnight, March 17. (R41620)

(R42220)

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Australians Invite Veterans To Visit

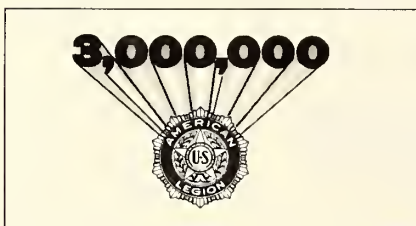
WHEN Sir William Keys addressed delegates at the Cincinnati Convention last September, it marked the first time a national president of the Returned Services League of Australia attended an American Legion national convention.

Speaking on behalf of RSL's 300,000-member veterans organization, Keys reminded delegates and members of the National Auxiliary that about 1 million U.S. military troops visited Australia during World War II and thousands more went there on R&R from Vietnam.

Keys spoke of the bonds that link the two nations. "We have shared battlefields and playing fields. We have shared the tragedy and the suffering of war, and we have shared in the pursuit of peace," he said.

He invited Legionnaires and other veterans to visit Australia, and he announced that the RSL, in cooperation with Continental Airlines, has arranged for group tour packages that include RSL hospitality at various spots in Australia. He said he looked forward to personally welcoming and entertaining American veterans groups. (For further information, call the Los Angeles office of Continental Airlines, (800) 252-2560 in California and (800) 525-2560 in the rest of the United States.)

"There are no two countries that are closer in tradition and friendship than America and Australia," Keys said. "No matter what problems lie ahead in this troubled and difficult world, no matter what needs to be done, Australia and the United States will always do it together."



TAPS—Past Nat'l Vice Cmdr. Ralph M. Godwin (1980-81), 81, died Oct. 25 in Jackson, Miss. A Legionnaire for 40 years, Godwin was a Mississippi NEC-man from 1956 to 1980 and was chairman of the National History Committee at the time of his death. He is survived by his widow, Mary Emma.

Legion, NRA Offer Firearms Courses

TO HELP reduce firearms accidents in the nation, The American Legion and the National Rifle Association have joined forces to make available to U.S. gun owners instruction on firearms safety.

Scheduled to be launched early this year, the cooperative program will request Legion posts to sponsor training courses with the assistance of NRA-certified instructors.

During the Spring Meetings last May, the NEC adopted Res. 13, which supports the program and encourages posts to make their facilities available to the NRA's firearm education courses for residents of their communities.

Information on establishing a firearms safety training program may be obtained from local NRA instructors or by writing the National Rifle Association, Education and Training Division, 1600 Rhode Island Ave., Washington, DC 20036.

Memorial Approved For Korean Vets

THE long, hard struggle to provide Korean War veterans with a memorial in the nation's capital finally is reaching a successful end.

P.L. 99-572 has been signed into law by President Reagan, authorizing the construction of a Korean War memorial in Washington, D.C., to honor all American veterans of that war, including more than 54,000 who were killed, 100,000 wounded and 8,000 still missing.

The law delegates the American Battle Monuments Commission to build the memorial and accept private donations for its construction. An advisory board of 12 Korean War veterans appointed by the President will advise the commission on the memorial's design and location. The board also will be responsible for soliciting private donations.

The law provides that a seed grant of \$1 million be divided equally for design, development and construction costs. However, \$500,000 earmarked for the construction phase may not be expended until the commission receives sufficient private donations to cover the total costs of building the memorial.

Donations can be made by check payable to The Korean War Memorial Fund, c/o The American Battle Monuments Commission, 20 Massachusetts Ave., N.W., Washington, D.C., 20314.

Brochure Shows How To Obtain Medals

A FREE brochure showing veterans how to obtain medals and awards they earned but never received is being offered by Korean Veterans International. The organization also will provide a list of U.S. dealers who can supply replacements.

Send a self-addressed stamped envelope to Korean Veterans International, P.O. Box 52033, Tulsa, OK 74152.



One of life's last remaining bargains just got even better.

The American Legion's ONLY officially approved Term Life Insurance Plan announces 2 ADDITIONAL UNITS for more supplemental family protection than ever before.

Millions in verified, audited benefits PAID.

Since 1958, The American Legion Life Insurance Plan has provided millions in much needed benefit dollars to Legionnaires' beneficiaries. Dollars that have provided for countless tuitions, mortgages, funerals, autos, even retirements...extra cash for those times when loved ones need it most. And now, our decreasing term insurance plan has been improved to offer more benefit dollars than ever before.

Pick your premium, choose your protection, just \$24 per unit.

One unit, still just \$24 per year since 1958, and billed annually, offers up to \$11,500 of coverage for Legionnaires under age 30 (25 in Ohio). And now with 2 additional units, 14 in all, a 50 year old Legionnaire can buy more than \$35,000 in benefits for only \$336 (14 x \$24).

You also have the flexibility to select anywhere from 1 to 14 units. Just consult the benefits chart on the following page and

choose the number of value-packed coverage units you need.

Promptly paid and tax-free, under present taxation laws, claims for 1987 include a 15% death benefit bonus.

As an accepted American Legion member with a paid annual premium, your coverage can't be cancelled. Verified claims are processed immediately and paid to your beneficiary in one tax-free lump sum check. Also included is a 15% additional benefit bonus in 1987, so take advantage today.

It's easy to apply.

For those Legionnaires under the age of 70, you are invited to apply by completing the information on the following page. Consult the benefit chart, specify the number of units you need and mail with your check or money order for the correct premium amount.

Nothing could be easier when you consider all of that protection. Eligibility is subject to the health requirements of the Plan's underwriter.

Exclusions.

No benefit is payable for death as a result of war or an act of war, if death occurs while serving, or within six months after termination of service in the military, naval or air force of any country or combination of countries.



Turn page. Complete the information and mail it now with premium.



THE ONLY
AMERICAN LEGION
TERM LIFE INSURANCE
PLAN

APPLY TODAY. Select the number of units from the chart at right, fill out the enrollment card below and enclose your check or money order for the premium indicated to provide coverage for the rest of the calendar year.

CERTAIN STATES have requirements not satisfied by the enrollment card below. If you reside in one of those states, your enrollment and check will be returned to you to fulfill those requirements. If that is necessary, your enrollment will not be processed until the additional form is returned to us.

PRORATED PREMIUM TO SEND WITH YOUR ENROLLMENT. The premiums shown above are for the balance of 1987 for approved enrollments effective Feb. 1, 1987. Premiums for enrollments effective Mar. 1 or later are proportionately less, by \$2 PER UNIT PER MONTH, and any overpayments will be refunded. Premiums accompanying non-approved enrollments will be refunded in full.

EFFECTIVE DATE. Your insurance becomes effective on the first day of the month

Join the ONLY Officially Approved Plan. Get up to 14 Units. 15% Benefit Bonus.

BENEFITS—Yearly Renewable Reducing Term Insurance (Policy Form GPC-5700-781) Benefits determined by age at death and include 15% SPECIAL INCREASE for deaths occurring during 1987. Maximum coverage limited to 14 units.

Age at Death	14 Units \$336 per yr.	12 Units \$288 per yr.	10 Units \$240 per yr.	8 Units \$192 per yr.	6 Units \$144 per yr.	4 Units \$96 per yr.	2 Units \$48 per yr.	1 Unit \$24 per yr.
Up thru 29	\$161,000	\$138,000	\$115,000	\$92,000	\$69,000	\$46,000	\$23,000	\$11,500
30-34	128,800	110,400	92,000	73,600	55,200	36,800	18,400	9,200
35-44	72,450	62,100	51,750	41,400	31,050	20,700	10,350	5,175
45-54	35,420	30,360	25,300	20,240	15,180	10,120	5,060	2,530
55-59	19,320	16,560	13,800	11,040	8,280	5,520	2,760	1,380
60-64	12,880	11,040	9,200	7,360	5,520	3,680	1,840	920
65-69	8,050	6,900	5,750	4,600	3,450	2,300	1,150	575
70-74*	5,313	4,554	3,795	3,036	2,277	1,518	759	379.50
75-Over*	4,025	3,450	2,875	2,300	1,725	1,150	575	287.50
Prorated Premium	\$308	\$264	\$220	\$176	\$132	\$88	\$44	\$22

*No persons age 70 or over (including those desiring additional coverage) will be accepted for new insurance. 13, 11, 9, 7, 5 and 3 units also available. Please write for details.

coinciding with or next following the date your enrollment is received, subject to Insurance Company's approval. Insurance may be maintained in force by payment of premiums when due.

INCONTESTABILITY. Your coverage shall be incontestable after it has been in force during your lifetime for two years from its effective date.

Make check payable to: The American Legion
Life Insurance Plan and mail to:
The American Legion Life Insurance Plan
P.O. Box 5609 • Chicago, IL 60680

Plan insured by Transamerica Occidental Life Insurance Company.

Enrollment Subject to Underwriter's Approval

ENROLLMENT CARD FOR YEARLY RENEWABLE TERM LIFE INSURANCE FOR MEMBERS OF THE AMERICAN LEGION

Full Name _____ Birth Date _____
Last First Middle Mo. Day Year

Permanent Residence _____
Street City State Zip

Name of Beneficiary _____ Relationship _____
Example: Print "Helen Louise Jones" Not "Mrs. H. L. Jones"

Membership Card No. _____ Year _____ Post No. _____ State _____

I apply for the number of units indicated: ☐

The following representations shall form a basis for the Insurance Company's approval or rejection of this enrollment. Answer all questions.

1. Present occupation? _____ Are you now actively working?
Yes ☐ No ☐ If no, give reason _____
2. Have you been confined in a hospital within the last year? _____ No ☐ Yes ☐ If yes, give date, length of stay and cause _____
3. During the last five years, have you had heart disease, circulatory disease, kidney disease, liver disease, lung disease, diabetes, or cancer, or have you had or received treatment or medication for high blood pressure or alcoholism?
No ☐ Yes ☐ If yes, give details _____

I represent that to the best of my knowledge, all statements and answers recorded on this enrollment card are true and complete. I agree that this enrollment card shall be a part of any insurance granted upon it under the policy. I authorize any physician or other person who has attended or examined me, or who may attend or examine me, to disclose or to testify to any knowledge thus acquired.

Dated _____, 19____ Applicant _____
The American Legion offers this insurance through Transamerica Occidental Life Insurance Company.
Home Office: Los Angeles, California

GMA-300-19 12-79

ACKNOWLEDGEMENT AND AUTHORIZATION

I have received and read the Notice of Disclosure of Information at right. Further, I authorize any physician, medical practitioner, hospital, clinic, or other medical or medically related facility, insurance company, the Medical Information Bureau or other organization, institution or person having any records or knowledge of me or of my health to give Transamerica Occidental Life Insurance Company any such information.

A photographic copy of this authorization shall be as valid as the original.

Dated _____, 19____ Signature of Applicant _____

☐ I apply for additional Legion Life Insurance. My present certificate number is _____

NOTICE OF DISCLOSURE OF INFORMATION

Information regarding your insurability will be treated as confidential except that Transamerica Occidental Life Insurance Co. may make a brief report to the Medical Information Bureau (M.I.B.) a non-profit membership organization of life insurance companies which operates an information exchange on behalf of its members. Upon request by another member insurance company to which you have applied for life or health insurance, or to which a claim is submitted, the M.I.B. will supply such company with the information it may have in its files.

The Company may also release information in its file to its reinsurers and to other life insurance companies to which you may apply for life or health insurance, or to which a claim is submitted.

Upon receipt of a request from you, the M.I.B. will arrange disclosure of any information it may have in your file. Medical information will only be disclosed to your attending physician. If you question the accuracy of information in the Bureau's file you may seek correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of the Bureau's information office is P.O. Box 105, Essex Station, Boston, Mass. 02112; Phone (617) 426-3660.

A helping hand from a post...performing above and beyond the call...pooling talents for the big show...recognizing young volunteers...retiring as a hero.

The outpatient clinic at Albany VA Medical Center recently received a helping hand from neighboring Legion-



naires at Post 1825, Menands, N. Y. The post donated a 17 cubic-foot upright freezer to the clinic, which will be used in the facility's kitchen.

Some folks go above and beyond the call to help their fellow veterans—and George Saumweber is one of them. Saumweber, a member of Arcade-Phalen Post 577, St. Paul, Minn., was chosen National Veterans Affairs Officer of the Year by the U.S. Small Business Administration. Saumweber was cited for his work in coordinating training and counseling of veterans in job-training programs in his state. A Marine Corps veteran wounded in Vietnam, Saumweber also volunteers his time to chronically and terminally ill patients at the VA hospital in St. Paul.



Live from Highland Drive Veterans Hospital in East Pittsburgh, Pa. . . It's Showcase for Veterans '86." For the past five years, members of Milton A. Bishop Post 301, Connellsville, Pa., have pooled their talents to provide a variety show for hospitalized veterans and last year was no exception. The post recently produced a program that included dancing, singing, comedy sketches and magic acts. The traveling troupe makes the round trip every year to the Pittsburgh area and all performers donate their time and talents to brighten the lives of the veterans.

It's not always veterans who roll up their sleeves to help patients in VA hospitals. Two Texas youths recently were recognized for their volunteer



efforts at Houston VA Medical Center. Leslie Bradley, 17, and Chad Davis, 15, were awarded \$100 U.S. savings bonds for donating 100 hours each last summer. The awards were given by Legion officials of District 22, Department of Texas.

SFC Phillip R. Cornett recently called it quits on a 20-year Army career and you might say he went out in a blaze of glory. Cornett, a member of Post 139, Arlington, Va., was awarded the Soldier's Medal on the day of his retirement for his rescue of a dozen people trapped in a burning van. Cornett sustained serious burns to his hands and arms.

LEGIONNAIRE OF THE MONTH



Frank "Butch" Kelley

IT ISN'T too surprising that, at 85 years old, Frank "Butch" Kelley is still active in all levels of Legion affairs. After 58 years, he finds it difficult to change his lifestyle. "The Legion has become a part of my blood... a way of doing good for my fellow comrades," he said.

A World War I veteran, Kelley helped found the Alexander Graham Bell Post 299 in Boston in 1929, and still attends every meeting. He is a past national vice commander and a Legion history buff, but it's his warm personality and desire to help others that have gained him the admiration and respect of Legionnaires everywhere.

With fervor, he has taken on local governments in support of programs for veterans and children, and during the years he has personally helped thousands of returning veterans find work.

His political savvy often has inspired Boston area veterans to organize and exert political clout in Massachusetts campaigns. One department official who credits Kelley's successes to his ability to work with people, said: "He has never known how to make an enemy."

When the Department of Massachusetts convention voted unanimously to name Kelley an honorary past department commander, it was fitting recognition of his life-long contributions to the Legion, both on national committees and as an active blue-cap Legionnaire. □

Capt. Green Post 20, Prosser, Wash.

Becoming A Household Word

LEGIONNAIRES of Prosser, Wash., really mean it when they say Post 20 is a foundation for much of the civic life and learning in their hometown. After all, their post home occupies the basement of the town library.

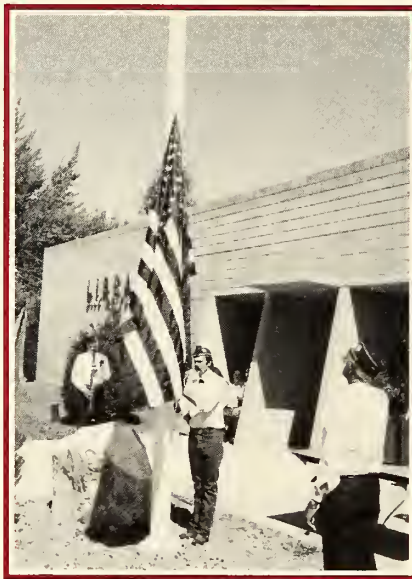
In the early '70s, when the town needed a new library, Capt. Green Post 20 offered to let the town build the library on top of its home—the basement of a bowling alley that had burned down. The town permitted the post to keep its home in the basement and the post has continued to make its facilities available for meetings and receptions.

Reflecting on the arrangement, Prosser Mayor Robert White said the Legion's offer was "a beautiful gift—the most ideal location we could have chosen. By the Legion giving the land to us, we saved a lot of money."

After 65 years with the Legion in their midst, Prosser's residents are accustomed to the post finding ways to enhance life for the central Washington town of 4,000. Often, the plans have involved the post's home, on the same land since 1919. The first home, a large wooden building, served during World War II as the local recruiting office, National Guard Armory and, in the evenings, as a dance hall featuring big-name bands. Next door, Legionnaires built a swimming pool for community use and, on one corner of their land, erected "Fort Prosser," a log building for Legion-supported Boy Scout activities.

After World War II, the post decided the town needed more recreation for its young people so it tore down the old wooden Legion hall and built a bowling alley for public use. The basement became the new post home and meeting hall. Fire destroyed the bowling alley a decade later but the post home remained intact under a cement slab "roof."

Known through the years as the largest and best maintained building in the area, the post hall is in much demand for public meetings or private parties. The post



CALL TO COLORS—Post members dedicate a flag pole, which guards over their post home at the town library.

derives some revenue from renting the hall but also makes it available without charge for special gatherings.

BECAUSE of the hall, the post has a reputation for first-rate hospitality. That reputation gets an annual boost from a Washington's Birthday banquet the post sponsors for 175 to 200 Prosser Legionnaires, former post members, department officials and spouses. It is rated one of the social highlights of the year. "They like to come to Prosser. We always treat 'em well!" said Post Adj. Art Rupert.

"It's true the post has provided much needed meeting space for the town over the years," said White. "But that's not the only thing the post is known for. Without The American Legion, many of the things that are done here would not be done—the avenue of flags and decorations at the cemetery, the flags on street corners on holidays... It's not just the things done by the organization, either. All members contribute because of the kind of people they are. They'd be

missed. They're a hard-working group."

Among the many who have benefited from the post is the Prosser community hospital, which was built at the end of World War II and dedicated to the memory of veterans. The town was without a hospital at the time and the post raised money to buy equipment needed for the 46-bed hospital. At other times, Legionnaires helped buy the lights for the local ball field and built an airport. Continuing projects include installation and dedication of flag poles at new schools and promoting patriotism through Boys State, Girls State and the High School Oratorical Contest.

Once a year Post 20 and its Auxiliary team up with Legion families from three adjacent districts to brighten the lives of residents of the VA hospital in Walla Walla, about 90 miles away. One weekend features a pre-Christmas bingo party. Another weekend, the Auxiliary sponsors a "gift shop," in which patients select gifts and the ladies of the Auxiliary wrap and send them to the patients' families. Area merchants, especially Legionnaires, generously donate items for the gift shop or greatly reduce their prices. Rupert said that during some years the committee has purchased more than \$1,200 in gifts with only \$100 cash.

Rupert said the Legionnaires of Prosser also have been generous in supporting the post, both with donations and bequests from their estates. When additional funds are needed on short notice, "we can always hold a breakfast," he said.

White said the town looks to the Legion for strong leadership in community affairs. Most recently, members took the lead in uniting the community to defeat four attempts by larger towns to move the Benton County Courthouse.

"Post 20 displays the type of community involvement that Nat'l Cmdr. James Dean said is needed to make The American Legion a household word," said Terry Missler, Washington Dept. Adjutant. □

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Powered by a computer-type chip and precision quartz movement, each GFX "Celsius-9" watch is a time-keeping "control center". Its tri-level, high-tech face includes an analog dial with sweep second hand, a multi-function LCD digital read-out that records time in both 12 and 24 hour (civilian and military) modes and a rotating bezel to measure elapsed time. The ultimate in a man's wristwatch, this GFX "Celsius-9" tells you the time in two time zones (while traveling); chimes the hour to remind you of passing time; keeps track of the day and date; awakens you from sleep; and is even water resistant to five atmospheres.

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(R44640)

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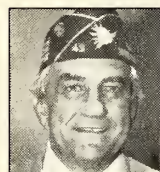
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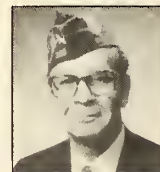
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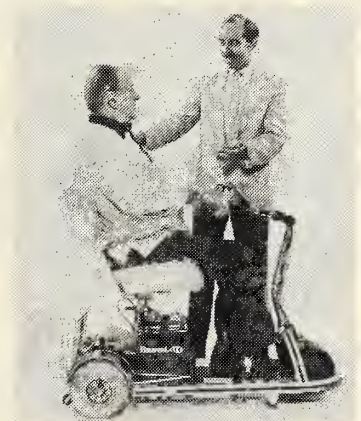
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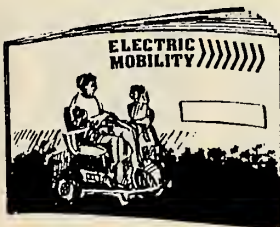
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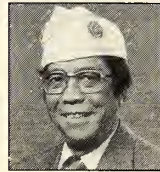
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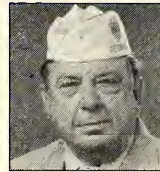
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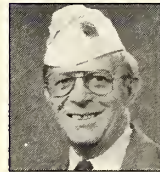
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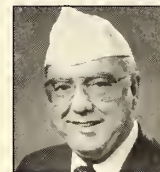
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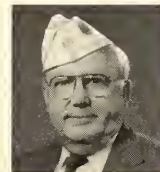
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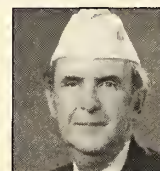
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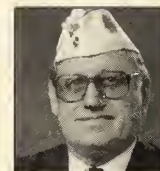
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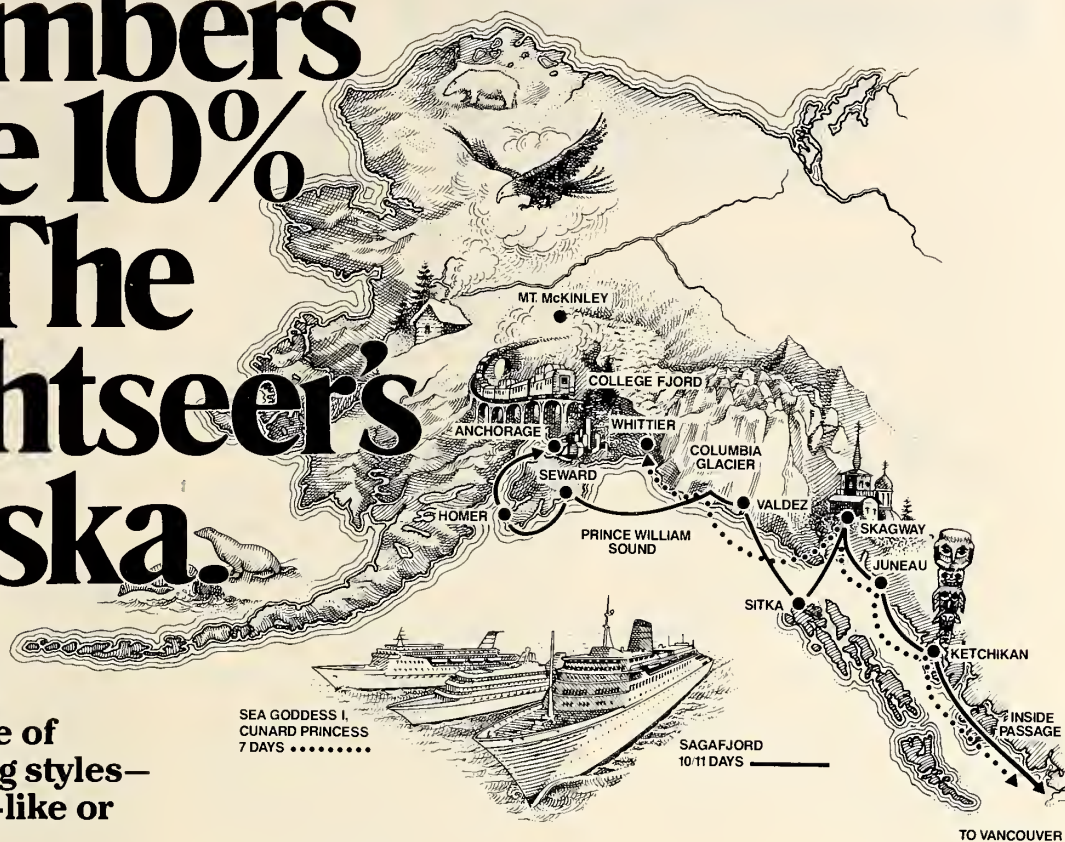
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1st Spec. Forces A/B Grp. (June-Seattle) Harold Jacobson, 1800 Stokes St. #61, San Jose, CA 95126 (408) 280-6573

2nd Indian Head Div. (July-Austin, TX) Bill Creech, 16224 Ox Bow Trl., Buda, TX 78610 (512) 295-5021

3/5 Cav., 9th Inf. Div. (Vietnam) (June-Fredricksburg, VA) Ron Quezada, Box 629, Ponce de Leon, FL 32455

4th F.A. Bn. (pk), 35th QM Pk. Co. (Ex-Mulepackers) (June-Colorado Springs, CO) Robert Rodgers, 2038 S. Corona Ave., Colorado Springs, CO 80906 (303) 473-9116

7th Inf. Div. (WWII-Korea) (June-Norfolk, VA) Louis Wise Jr., 3001 Richmond Ave., Mattoon, IL 61938 (217) 234-6534

10th Arm'd Div. (Western Chapter) (May-Phoenix, AZ) John Groeling, 11519 Palito Ct., San Diego, CA 92127 (619) 487-7415

11th Arm'd Div. (Aug-Teaneck, NJ) Elaine Baum, 502 Sycamore St., Waveland, MS 39576 (601) 467-5233

14th Arm'd Div. (NY Chapter) (May-Rochester, NY) Howard Prentice, 250 Chesterton Rd., Rochester, NY 14626 (716) 225-2718

15th Inf. Rgt., 3rd Inf. Div. (Korea) (July-Des Moines, IA) Gene Trumbo, 220 Market, Carlisle, IA 50047 (515) 989-0528

19th C.A. (June, Wichita, KS) Richard Markham, 6156 Ellis St., Wichita, KS 67216 (316) 524-5181

25th Evac. Sta. Hospital (Korea) (Sept-Frankenmuth, MI) Harry Boesnecker, 316 Trinklein, Frankenmuth, MI 48734 (517) 652-8555

38th Bn. (Camp Crowder) (July-Joplin, MO) William Saubeamer, 821 Horeshoe Dr., Webb City, MO 64870 (417) 673-2222

45th Signal Co., 45th Inf. Div. (Aug-Alva, OK) H.M. Quinn Jr., Box 222, Alva, OK 73717 (405) 327-3246

52nd Combat Engr. WWII (July-Wapakoneta, OH) Donald Gross, Rt. 1, Box 76, Wapakoneta, OH 45895 (419) 568-5417

65th Med. Regt. (June-Louisville, KY) Charles Perkins, 1248 Community Park Dr., Columbus, OH 43228 (614) 882-7313

78th Cav. Recon. Trp. (June-Chicago) Carl Sumpter, 550 Blackhawk Trl., Loveland, OH 45140 (513) 683-8630

80th Div. Air/Obsn/Sect. (ETO) (June) R.M. Fraza, 300 Taylor, #307, Port Byron, IL 61275 (309) 523-2680

91st Inf. Div. (June-Eau Claire, WI) Willis Diercks, 376 Cannon View Dr., Red Wing, MN 55066 (612) 388-5762

92nd Evac. Hospital (Sept-Bismarck, ND) Raphael Berger, 698 8th Ave. W., Dickinson, ND 58601 (701) 225-3843

95th Inf. Div. (Aug-Lexington, KY) Lester Wolf, 8032 S. 86th Ct., Justice, IL 60458

114th Inf. Regt., 44th Div. (June-W. Hartford, CT) John Betz, 120 S. Quaker Ln., W. Hartford, CT, 06119 (203) 232-0385

156th Inf., 31st Div. (May-Lafayette, LA) Evan Janise, Rt. 1, Box 300, Ragley, LA 70657 (318) 855-7314

196th RCT (July-Watertown, SD) LaVern Cordell, Rt. 1, Box 189, Watertown, SD 57201 (605) 886-7779

255th F.A. Bn. WWII (Sept-Clarksville, IN) Marvin George, 1172 Garber Pl., San Jose, CA 95127 (408) 251-5062

255th MM Ord. Co. (May-Grand Island, NE) J.R. McNanny, 1010 W. 13th, Hastings, NE 68901 (402) 463-2970

291st Combat Engr. Bn. (Aug-Charlottesville, VA) Louis Dymond, 144 Stribling Ave., Charlottesville, VA 22903 (804) 293-4705

300th Engr. (C) Bn. (June-Dallas) Ernest Young, 9402 Cliff Brook Dr., Austin, TX 78747 (512) 243-1203

307th Inf., 77th Div. (June-Columbia, SC) J.J. Hanifin, 31 Moore St., New Hyde Park, NY 11040 (516) 742-0892

352nd Searchlight Bn. (Sept-Springfield, MO) Arthur Saline, 1814 N. 68th, Lincoln, NE 68505

369th Engr. Amph. Support Regt. (June, Rapid City, SD) Walter Kolb, Box 298, Bison, SD 57620 (605) 244-5454

419th Arm'd F.A. Bn. (July-Birmingham, AL) Charles Winter, 4479 Village Green Dr., Birmingham, AL 35243 (205) 991-7829

451st Amph. Trk. Co. (July-St. Louis) Will Witzel, 4225 Malcom, St. Louis, MO 63125 (314) 631-2263

452nd QM (Ldry) Co. (May-Lexington, VA) Bill Zollman, Rt. 1, Box 162, Glasgow, VA 24555 (703) 463-3069

475th AAA AW Bn. (June-Bloomington, PA) Lynwood O'Brecht, 2620 Tower Rd., Bloomsburg, PA 17815 (717) 784-0786

513th AAA Gun Bn. (June-Philadelphia) Art Muessig, 3131 Winchester Ave., Philadelphia, PA 19136 (215) 338-0712

517th Parachute Rgt. Combat Team (June-Albany, NY) Bill Boyle, 24 Michael Dr., Saratoga Springs, NY 12866 (518) 587-0345

542nd Parachute Inf., A/B Cmd., 467th P. F/A (May-Melbourne, FL) John Grady, Box 542, Malabar, FL 32950 (305) 723-7660

561st Transportation Port Co. (June-New Orleans) James Wilkinson, 5612 Pine St., Philadelphia, PA 19143 (215) 472-0223

563rd S.A.W. Bn. (June-Harrisburg, PA) Emory Sweigard, 1044 Linglestown Rd., Harrisburg, PA 17110 (717) 236-5419

588th Signal Dpt. Co. (May-Nashville, TN) Everett Templeton, 6512 Brownlee Dr., Nashville, TN 37205 (615) 352-3309

601st T.D. Bn. (May-Pittsburgh) John Spear, 360 Utah Ave., West Mifflin, PA 15122 (412) 469-2238

648th T.D. Bn. (Aug-Minneapolis) Melvin Colby, Box 209, Excelsior, MN 55331 (612) 474-5393

744th R.O.B. (June-Sioux Falls, SD) Nick Salvio, 817 E. 4th, Dell Rapids, SD 57022 (605) 428-3688

749th Railroad Bn. Vets. (July-Nashville, TN) Donald Gothard, 4173 Dixie Ct., Columbus, OH 43228 (614) 279-3026

808th Army Engrs. (Aug-March Field, CA) Robert Hansen, 266 Thorndale Ave., Elk Grove Village, IL 60007 (312) 437-0872

817th T.D. Bn. (June-Buffalo, NY) William Sobocky, 623 Park Ave., Dunkirk, NY 14048 (716) 366-8198

818th T.D. Bn. (Aug-Lubbock, TX) I.W. Roycroft, Box 1672, Lubbock, TX 79408 (806) 832-4304

896th AAA Bn. (74th CA AA) (May-Williamsburg, VA) Fred Brooks, 2000 Wilhelm Ave., Baltimore, MD 21237 (301) 866-4215

904th F.A. Bn., 79th Inf. Div. (July-Jackson, MS) Johnnie Hill, Box 215, Louisville, MS 39339 (601) 773-3094

965th F.A. Bn. (July-Indianapolis) Harry Linback, Box 126, Brookston, IN 47923 (317) 563-6330

1090th Signal Serv. Grp. (June-St. Louis) David Kenyon, 2 Hardin Dr., Chattanooga, TN 37412 (615) 629-6703

1252nd Combat Engrs. (July-San Francisco) John Thornberry, 120 St. Francis Ct., Danville, CA 94526 (415) 837-8809

1620th MP (Camp McCoy) (July-LaCrosse, WI) Carl Swanson, 109 Walnut St. So., LaCrosse, MN 55947 (507) 895-4747

3185th Signal Serv. Bn. (Sept-Red Bank, NJ) Walter Thomson, 41 Lukens Ln., Hattboro, PA 19040 (215) 675-8776

"A" Btry., 311th F.A. Bn. (June-Piqua, OH) Richard Anderson, 1045 W. Schulz, Piqua, OH 45356 (513) 773-0241

"A" Co., 10th Inf. Rgt., 5th Inf. Div. (June-Columbus, OH) Sanford Highsmith, Rt. 1, Box 148A, Piercetown, IN 46562 (219) 594-5140

"A" Co., 929th Signal Bn. WWII (May-Abilene, KS) Jack Schleicher, Rt. 4, Box 205, Abilene, KS 67410 (913) 263-1908

"B" Btry., 237th AAA SL Bn. (Aug-Richmond, VA) John Mitchell, 13002 Hathaway Dr., Silver Spring, MD 20906 (301) 942-3299

"C" Co., 865th AVN Engr. Bn. (June) Wilbur Smith, 443 S. Church St., Virden, IL 62690 (217) 965-3693

"C" Co., 3185th Signal Serv. Bn. (Sept-San Antonio, TX) Al Updegrave, 71 Sasamore Dr., New Providence, NJ 07904 (201) 464-6314

"C" Field, Rocket Div. A.P.G. (May-Baltimore) Jack Freistat, 9634 10th Ave., Baltimore, MD 21234 (301) 882-9005

"D" Co., 51st Arm'd Regt. (1941-42) (Aug-Louisville, KY) Joseph Kmetz, 718 Jane St., Plum, PA 15239 (412) 793-6793

"D" Co., 272nd Inf., 69th Div. (June-Jacksonville, IL) Jack Burrus, Rt. 1, Box 99, Arenzville, IL 62611 (217) 997-2115

"D" Co., 317th Inf., 80th Div. (Aug-Harrisburg, PA) Joseph Chiara, 5300 Jonestown Rd., Harrisburg, PA 17112 (717) 545-6313

"D" Btry., 580th AAA AW Bn. (June-Philadelphia) Elmer Felker, 123 Rochelle Ave., Philadelphia, PA 19128 (215) 483-0140

"E" Co., 187th Parachute Inf., 11th A/B Div. (Original Members) (May-Myrtle Beach, SC) Pat Kenny, 213 Myrtle St., Myrtle Beach, SC 29577 (803) 448-5560

"G" Co., 71st Inf. Rgt., 44th Inf. Div. (June-Tulsa, OK)

L.M. Gasperino, 4616 S. Winston, Tulsa, OK 74135 (918) 622-3191

"HQ" Co., 3rd Bn., 508th ARCT (1951-53) (June-St. Louis) Perry Yount, HCR 62/Box 56B, Sedgewickville, MO 63781 (314) 866-2646

HQ & HQ Btry., 18th AAA Grp. WWII (June-Opelika, AL) Rad Dedmon, Box 280, Canutillo, TX 79835 (915) 877-3142

"I" Co., 86th Inf. Regt. (1951) (July-Cincinnati) Cletus Thiel, Rt. 2, Box 112, Edgerton, OH 43517 (419) 298-2255

"I" Co., 331st Inf. 83rd Div. (June-Morgantown, PA) Lee Earnshaw, Rt. 23, Morgantown, PA 19543

"K" Co., 274th Inf., 70th Div. WWII (Aug-Lansing, MI) Bill Bisard, 1115 Chester, #2, Lansing, MI 48912 (517) 482-6910

"M" Co., 119th Inf., 30th Div. (May-Barkley Lake, KY) R.M. Mann Jr., 2417 Bittling Rd., Winston-Salem, NC 27104 (919) 724-1472

Dusters-QUADS-S/L (V.N.) (July-Indianapolis) Norman Crot, 3808 W. 79th Pl., Chicago, IL 60652 (312) 767-8911

Nahbollenbach QM Dpt. (1951-56) (June-Fort Lee, VA) F.G. Hetzel Jr., 2621 Cranberry Cir., Harrisburg, PA 17110 (717) 545-1360

Okinawa Engr. Dist. Campkue Security Pol. (May-Morrisville, PA) Richard Tuttila, 17 Hedgerow Dr., Morrisville, PA 19067 (215) 736-8118

U.S.A.T. Goethals (Trp. Ship-Maiden Voyage-Crew & Ex-Troops) (Sept-Tulsa, OK) Constantine Argodale, 1512 S. Owasso Ave., Tulsa, OK 74120 (918) 587-7884

Navy

1st Beach Bn. (May-Virginia Beach, VA) Dr. Clarence Little, St. Peter's Church Rd., Box 79, Waldorf, MD 20601 (301) 645-5732

55th NCB (July-Oak Harbor, WA) Ralph Hirst, 150 Kern St., Sp. 47, Salinas, CA 93905 (408) 424-4335

136th Seabees (May-Scottsdale, AZ) Ralph Harrison, 837 Millwood Rd., Broken Arrow, OK 74011 (918) 453-8243

Beachmaster Unit I, (Vietnam) (Aug-Corandale, CA) Junior Barnes, 1722 California Ave., Iowa City, IA 52240 (319) 337-3883

LCT Flotillas (ETO-Normandy) (June-San Jose, CA) Harry Heckman, 1659 Scott Blvd., Santa Clara, CA 95050 (408) 248-5481

Northwestern Univ. Midshipmen Sch. (Sept-Chicago) William Lewis, 930 E. Front, Lynden, WA 98267 (206) 359-2322

USN Arm'd Guard WWII (May-Kansas City, MO) Charles Lloyd, 5712 Partridge Ln., Raleigh, NC 27609 (919) 876-5537

VF-174, Air Grp. 17 (July-Jacksonville, FL) Steven Dato, 6605 Blvd. East, West New York, NJ 07093 (201) 868-3900

VPB-52 (Black Cats) (May-Memphis, TN) Saul Frisberg, 1021 Jeffrey Dr., Southampton, PA 18966 (215) 357-6829

USS Amsterdam (June-Ann Arbor, MI) Harry Mullinix, 29 LeGrande, Pontiac, MI 48058 (313) 338-2750

USS Ancon AGC-4 (May-Cincinnati) Lonnie Ferguson, 10946 Lebanon Rd., Goshen, OH 45122 (513) 683-4766

USS Arkansas BB-33 (May-Virginia Beach, VA) Roy Alton Sr., 7809 Denton Dr., Clinton, MD 20735 (301) 868-6029

USS Augusta CA-31 (May-Norfolk, VA) Earl Dixon, 1075-275 Space Parkway, Mt. View, CA 94043 (415) 968-5172

USS Belleau Wood CVL-24 (Air Grps.) (May-Frankenmuth, MI) Robert Ross, 2732 South US 23, Oscoda, MI 48750 (517) 739-2182

USS Peter H. Burnett (IX 104, 103rd Com. Serv. Div.) (Aug-Gladwin, MI) Delton Miller, 3216 W. River Dr., Gladwin, MI 48624 (517) 426-7450

USS Gen. H.W. Butler AP-113 (May-Gettysburg, PA) C.H. Gehr, 103 Englewood Rd., Hagerstown, MD 21740 (301) 733-0427

USS Callaway APA-35 (Aug-Portland, ME) Wallace Shipp, 5319 Manning Pl. N.W., Washington, DC 20016 (202) 363-3663

USS Chicago CA-29/136, CG-11 (Chicago Chapter) (May-Orlando, FL) A.R. King, 1012 Neely St., Oviedo, FL 32765 (305) 365-2558

USS Chikaskia AO-54 (May-Chicago) Richard Batdorf, 111 Forget-me-not Rd., Wildwoodcrest, NJ 08260 (609) 522-1926

USS Cleveland CL-55 (June-Indianapolis) (E.R. Poland, 843 W. 5th St., Greenfield, IN 46140 (317) 462-6289

USS Core CVE-13 (May-Hot Springs, AR) Henry Middleton, Rt. 2, Box 118A, Cabot, AR 72023 (501) 843-3866

USS Crescent City APA-21 (June-Vallejo, CA) Bob Cooper, California Maritime Academy, Vallejo, CA 94590 (707) 648-4200

Continued on page 66

"Vitamin Overdose Kills Old Folks"

(Atlanta, Ga.) —

Taking large doses of Vitamin C, A or E may kill you according to a scientific study.

Two famous Ph. D. researchers studied death rates among health conscious elderly Californians.

One finding was an eye-popper. People who took very high doses of vitamins had the highest death rates!

What Vitamin Pushers Don't Tell You

You may take vitamins for their good effects: to feel better, have more energy or cover deficiencies. But vitamin pills can cause side effects and large doses can even be fatal. Now you can learn both the good and bad effects of vitamin pills in a new \$3.99 book, "*Vitamin Side Effects Revealed*" that you can order by writing to the address below. Read this interview with the author and President of FC&A, Frank K. Wood.

Question: Can vitamins cause side effects like drugs do?

Answer: Yes, two vitamins can actually be harmful in high doses. Other vitamins can sometimes cause diarrhea, dizziness, sleepiness, depression, upset stomach, cramps, high blood pressure, fear, ringing sounds or poor heart function.

Vitamin E overdoses recently killed 22 newborn babies in hospitals. Old folks who take very large doses of vitamins have high death rates.

Even so, the good effects of vitamins outweigh the bad effects. But you must know what vitamins

you need and how much to take. That's why you need my new book.

Question: What other vitamin secrets are revealed in this new book?

Answer:

- How you can get vitamins for free.
- Not one but two vitamins which can help fight hardening of the arteries and coronary heart disease.
- Two minerals that help protect against cancer.
- A vitamin that helps protect against schizophrenia.
- Two minerals and a vitamin that can combat osteoporosis, which causes the collapse of the backbone in older women.
- Two minerals that can help lower high blood pressure.
- A mineral that helps regulate blood sugar levels.
- A vitamin that helps increase fertility.
- A vitamin that protects against sunburn.
- A vitamin that helps fight viruses.
- A vitamin that helps prevent kidney stones.
- A mineral complex that may slow down aging.
- An amino acid that combats cold sores and Herpes infections.
- A vitamin that helps increase circulation in the legs.
- A vitamin that helps alcoholics control their drinking.
- A vitamin that helps control premenstrual tension and fights depression.

Question: What else is in the book?

Answer:

- Complete descriptions of every vitamin.
- What each does for you.
- How much you need to take.
- What foods contain different vitamins.
- How prescription drugs, alcohol, and smoking can destroy certain vitamins.
- How particular vitamins can fight many diseases.
- How much of each vitamin you can safely take.
- How long your body stores each vitamin.
- Deficiency symptoms for each vitamin.

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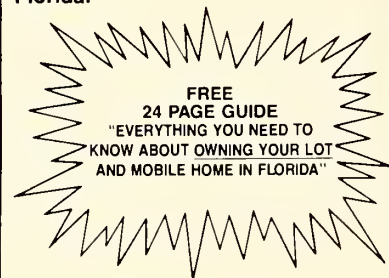
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VETERANS ADVISER

Do you have questions concerning your veterans benefits? THE AMERICAN LEGION MAGAZINE answers your questions in this column. We regret that we cannot provide a personal response to each query. Write to THE AMERICAN LEGION MAGAZINE, Veterans Adviser Editor, P.O. Box 1055, Indianapolis, IN 46206.

Q. I am the wife of a veteran who receives VA pension benefits. If I go to work will this affect my husband's benefits?

A. If your husband established entitlement to pension benefits before Jan. 1, 1979, and continues to receive benefits based upon the law in effect at that time, your earned income would not be a factor. If he receives benefits under the current pension law, P.L. 96-588, your income would be a factor in determining the amount of his pension. If your joint income reaches a specified level, his pension would be discontinued.

Q. Does a general discharge from the military qualify me for benefits from the VA?

A. Yes. Honorable and general discharges qualify veterans for benefits, unless other statutory bars to entitlement exist.

Q. I served six months on active duty with the National Guard. Am I eligible for VA medical benefits?

A. National Guard members are only entitled to VA medical benefits if they have a disease or injury incurred or aggravated in the line of duty while on active duty.

Q. I understand there has been a reduction in VA education benefits. Does this apply to my educational assistance allowance?

A. The Balanced Budget and Emergency Deficit Control Act (Gramm-Rudman-Hollings), which became law last year, has reduced money available

to pay educational assistance. As a result, the VA has reduced amounts payable to persons eligible for benefits under the Educational Assistance Allowance Program and the Dependents Educational Assistance Program. The reduced educational assistance applies to training from March 1 through Sept. 30, 1986.

Q. My husband receives compensation payments from the VA. He was recently convicted of a felony. I have been advised his compensation will be reduced to the 10 percent rate while he is behind bars. Am I entitled to a portion of his benefits?

A. You have the right to apply for an apportionment while he is incarcerated. Any apportionment that you may be awarded will be discontinued and his full benefits will be restored upon his release.

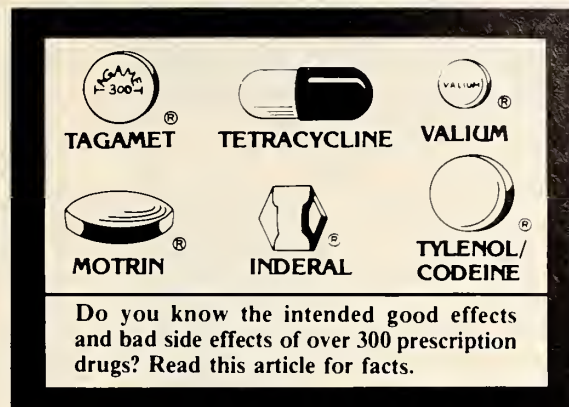
Q. I recently received a monthly pension check for \$18 from the VA. I have now been notified that I will receive quarterly payments of \$54. Does this change affect all VA pensioners?

A. The change affects only pensioners entitled to less than a \$288 annual pension. Quarterly payments will be made when the annual pension is \$144 or more, but less than \$288. Those entitled to less than \$144 annually will be paid semiannually or annually, depending on the available pension amount.

Q. Does a widow whose VA benefits were restored after termination of a remarriage regain her veterans preference for civil service?

A. No. Civil service preference is not restored after the marriage is terminated. Questions about this may be addressed to the Office of Personnel Management which is responsible for preference certifications.

"Prescription Drug Kills Doctor"



(Atlanta, GA)

A local Atlanta area medical doctor died from a freak drug reaction on a trip overseas. An infection he had didn't clear up after taking a drug; so he took a different drug, too. The two drugs reacted with each other and caused crystallization in his kidneys. He died from kidney failure a few days later.

What Your Doctor Doesn't Tell You About The Side Effects of Prescription Drugs

This tragedy points to the fact that most doctors don't tell their patients about the side effects of the drugs they prescribe. This was revealed recently in a U.S. Government survey.

The reaction that killed the doctor and other prescription drug side effects are clearly described in a new book *"Prescription Drug Encyclopedia"* that you can order by writing to the address below.

The Good And Bad Effects Of Drugs

You take drugs prescribed by your doctor for their good effects. But, prescription drugs can cause diarrhea, depression, headache, upset stomach, constipation, stuffy nose, high blood pressure, fear and many other side effects.

Do You Know The Answers To These Questions About Prescription Drugs?

When your busy doctor gives you a prescription, what do you, or even your doctor know about it? What's it for? Will you be allergic to it? What are its side effects and dangers? Will it affect other medicine you're taking?

One drug described on page 90 of the book can cause dangerous heart failure if you **suddenly stop** taking it. Page 15 warns that a drug you take routinely for shortness of breath can actually cause breathing

difficulties! Yes, the very thing it's supposed to prevent.

Latest Facts on Each Drug

The book describes more than 300 of the most-often-used drugs. Facts are given in easy-to-understand words instead of hard-to-understand medical terms.

Easy To Read

Drugs are listed in alphabetical order for quick, dictionary-style finding. The book lists brand names, money-saving generic names, good effects, side effects, warnings and interactions with other drugs.

It explains drug categories. (For example: a drug may be called an "analgesic" . . . analgesic means "pain reliever").

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Are You Taking Any of These Drugs?

(Partial List of Drugs in Book)

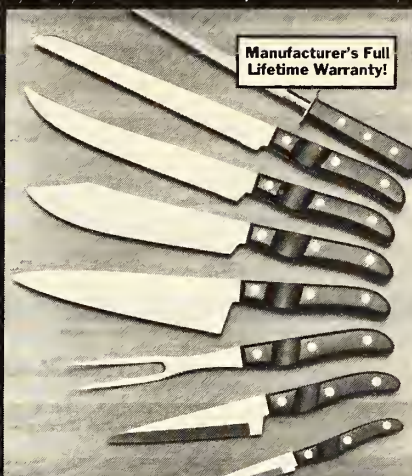
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Actifed®	Donnatal®	Isordil®	Nitrostat®	Sumycin®
Aldactazide®	Dyazide®	Keflex®	Omnipen®	Synalgos®
Aldomet®	E.E.S.®	K-Tab™	Orinase®	Synthroid®
Aldoril®	Elavil®	Lanoxin®	Ornade®	Tagamet®
Amcill®	Empirin/	Larotid®	Ortho-Novum®	Tenormin®
Amoxicillin®	Codeine®	Lasix®	Ovral®	Tetracycline
Amoxil®	E-Mycin®	Librax®	Parafon Forte®	Theo-Dur®
Antivert®	Enduron®	Librium®	Pen-Vee K®	Thyroid
Apresoline®	ERYC®	Lidex®	Percodan®	Timoptic®
Atarax®	Erythrocine®	Lomotil®	Persantine®	Tolinase®
Ativan®	Feldene®	Lo Ovral®	Phenaphen	Tranxene®
Bactrim®	Fiorinal®	Lopressor®	Codeine®	Triavil®
Benadryl®	Fiorinal/	Lotrimin®	Phenergan	Tylenol/
Bentyl®	Codeine®	Macrochantin®	Expectorant/	Codeine®
Brethine®	Flexeril®	Mellaril®	Codeine®	Valisone®
Catapres®	Haldol®	Micro-K®	Phenobarbital	Valium®
Ceclor®	Hydrochloro-	Minipress®	Premarin®	V-Cillin K®
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KAL 007

Continued from page 23

St. John's suggestion, in his book "Day of the Cobra" (Thomas Nelson Publishers), that the airliner was "lured" off course by the Soviets because Rep. Larry McDonald, president of the John Birch Society, was among the passengers. By contrast, equally unsubstantiated accounts of CIA involvement received generally favorable play in the liberal press. On June 19, 1984, for example, the *Washington Post* devoted 33 column inches to a story from London that attempted to link KAL 007 to an alleged plot involving the U.S. space shuttle, which had been launched 36 hours earlier.

In researching his story, Hersh was invited to the Soviet Union in May 1984 for interviews with high officials, including Marshal Nikolai Ogarkov, then chief of the Soviet general staff, and Georgi Korniyenko, then a first deputy foreign minister. Hersh dismissed their talk of a CIA conspiracy, but in claiming the KAL shootdown was accidental he also let Moscow off the hook.

Hersh first gained attention for his Pulitzer prize-winning stories on the "My Lai Massacre," in which a number of Vietnamese civilians were killed by a U.S. Army patrol during a sweep of enemy-infested territory in 1968. In the early 1970s, he produced a series of articles in the *New York Times* alleging that the White House had secretly authorized the CIA to spy on Americans in the United States, allegations later disproved by an impartial government investigation. No one can fault Hersh for now trying to uncover sensational new findings about what happened to the flight of KAL 007, and why. But in developing his "mistaken identity" thesis, he seems to have overlooked some pertinent evidence to the contrary.

Shortly after the KAL 007 shootdown, Marshal Alexandr Koldunov, then deputy Soviet defense minister, hailed the airliner's destruction as testimony to "the high level of readiness of the air-defense forces to fulfill their military duties." Koldunov also declared an official "Day of Anti-Aircraft Defenses" to commemorate what the Kremlin called "the termination of the provocation prepared by the U.S. special services..."

Such declarations scarcely sound like KAL 007's destruction was an accident. Soviet Chief of Staff Ogarkov himself made it clear that the shootdown was no

mistake. At a Moscow news conference eight days after the airliner's destruction, Ogarkov said: "Termination of the flight of the intruder... aircraft was not error." Nor was there any sign of contrition at the Kremlin ceremony in which the Soviet pilot, I. Shokov, who "terminated" the airliner's flight, was awarded a medal for heroism. A Red Army general used the occasion to warn that Soviet defenses would destroy any foreign aircraft intruding into the USSR's airspace. By contrast, none of several past Soviet overflights of U.S. and NATO territory, accidental or otherwise, has been shot down.

Perhaps, in retrospect, the Soviets realize that in view of the outraged reaction of the civilized world they should have forced KAL 007 to land rather than to have blown it out of the sky. But Moscow has never so much as expressed regret, much less accepted responsibility, for the destruction of the airliner and the lives of 269 innocent men, women and children.

THE "shoot first" behavior of the Soviets is chillingly familiar, whether in the attempted annihilation of a nation, as in Afghanistan, or in the cold-blooded murder of U.S. Army Maj. Arthur Nicholson on routine assignment in the Berlin area in 1985. Another parallel is Moscow's initial attempt to callously cover up the Chernobyl nuclear disaster, thereby risking additional thousands of lives. The list goes on.

Nor was KAL 007 the first passenger plane to be attacked by the Soviets. In 1978, another Korean airliner that also had strayed into Soviet air space was intercepted by a Soviet jet fighter whose pilot blew a hole in the plane's fuselage, killing two passengers and wounding 13. Fortunately for the others on board, the KAL plane managed a forced landing near Murmansk. A subsequent investigation determined that although the Soviet fighter pilot had identified the plane as "a civilian airliner," he twice was ordered by Soviet ground control to "destroy the target."

J. Lynn Helms, who as head of the Federal Aviation Administration was directly involved in the KAL 007 investigation, put the blame squarely where it belongs. In a letter to the *New York Times*, Helms said the plane was lost "because one nation violated international law and... shot down an unsuspecting civil airliner. And in typical Soviet practice, they (the Soviets) want to get the monkey off their back."

With the help of apologists for the Soviet Union, they're still trying. □

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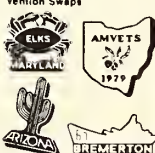


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TAX LAWS

Continued from page 25

be much more complicated, involving depreciation, net-operating-loss carryovers, changes in tax years and many other areas.

Tax "spaghetti," accountants' term for convoluted statutory language, apparently has overwhelmed the tax-writing system again in the 925-page Tax Reform Act of 1986.

A simpler, fairer tax code was promised by the administration and Congress when the tax-change drive began in December 1984. That dream has turned into something of a nightmare; the child of endless compromises and favors to special interests that threatened to scuttle the whole effort if their demands were not met in whole or in part.

The upshot is that more people than ever among the middle and upper income groups probably will need professional help to make out their tax returns. If so, the cost of that help will be one more reduction in the tax savings that all Americans hoped for, but only some will get.

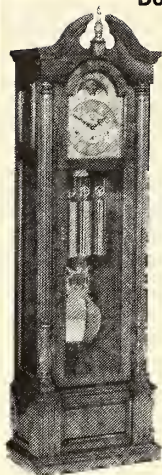
WASHINGTON'S OTHER TAKE AWAYS

THE 99th Congress cut income taxes for most people but increases in other federal charges will offset much of that. For example:

- Medicare premiums for physician services rise \$2.40 a month, to \$17.90, on Jan. 1, 1987.
- Medicare's "deductible" for the first day of a hospital stay (the amount the patient pays) increases \$28, to \$520, on Jan. 1, 1987.
- Social Security's tax, now 7.15 percent (the worker and employer each pay this amount on a person's wages) of the first \$43,800 in wages is scheduled to increase to 7.51 percent, effective Jan. 1, 1988, and a higher maximum base is expected.
- Veterans, including those over 65, face a "means test" imposed July 1, 1986, if seeking help for a non-service connected problem in VA hospitals. Those with incomes above certain limits must pay for any services and their insurance companies can be billed by the VA for any health care provided.

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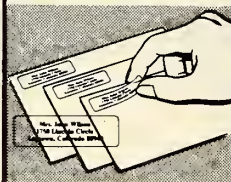
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HEALTH COSTS

Continued from page 22

consolidating Medicare, Medicaid and private insurance into a single insurance system funded by cost sharing, employer contributions, state revenues, federal excise and income taxes, and beneficiary premiums. At the same time, it would expand the valuable role of insurance companies through contracts for a much larger volume of claims processing and review. Further, USHealth would preserve the existing veterans' health-care system.

USHealth would offer an affordable American alternative to the current health-care system by constraining health-care cost increases just as Canada has done successfully for the past 10 years. USHealth would constrain total health-care costs to about 12 percent of the Gross National Product through patient cost-sharing, strong utilization review and constraining provider payment increases. Health-care providers would be paid prospectively set fees, which would be developed in consultation with providers, and indexed (to increases in per capita GNP) to our nation's ability to pay.

This plan would provide all Americans with broad health insurance protection, including coverage for basic health and long-term care and special safeguards for devastating illnesses.

USHealth would bring about critically needed improvements without disrupting the essential professional relationship between patients and their health-care providers. Patient and health-care provider "freedom of choice" would be preserved. Patients would be free to continue their relationship with their existing physician or hospital and free to choose among fee-for-service or per-capita tax providers. Health-care providers of all types would be included in USHealth, including public providers and private profit and not-for-profit providers.

USHealth is not the only answer to America's health-care crisis. However, it does provide a major legislative benchmark against which other approaches can be compared.

We in Washington cannot solve this ever-burgeoning dilemma alone. We need strong grassroots support from a majority of Americans, including America's veterans, to solve this devastating problem of the uninsured and underinsured. ☐

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HEALTH CARE

Continued from page 21

of the companies and patients who paid their bills. Meanwhile, in enacting government programs to provide health care to senior citizens and poor people, Americans acceded to demands of hospitals for reimbursement systems that promoted breakneck inflation in health costs and had virtually no incentives for efficiency. The profit motives of many medical equipment manufacturers and the cleverness of some of our scientists found no sales resistance from hospitals that were reimbursed for whatever price they paid.

Another contributing factor was the nation's elderly population, which expanded far beyond projections of just 25 years ago and placed unexpected financial demands on Medicare to provide high-tech medicine. Government reacted to its budgetary problems by shifting costs like peas in a shell game, rather than working to recast the health-care system.

THE time has come to alter fundamentally the way health care is delivered to people: who has access to it; how we pay for it; the way people educate their doctors and protect doctors' turf; the abandon with which people handle their bodies and minds; and the professional and financial incentives people offer doctors, researchers, hospitals, insurers, laboratories, medical equipment suppliers, drug companies, malpractice lawyers—and patients. Most important, people must change the object of their attention from sick care to health care, encourage Americans to keep themselves in far better shape and stay out of hospitals unless they have no alternative, and give doctors incentives to keep them healthy rather than just treat them when they're ill.

If people do not change the system, then they must prepare to live in an America where the annual health-care bill will hit \$1 trillion in the early 1990s and continue to double every six or seven years after that; where the cost of health care would make our automobiles and steel and other products so expensive that American industry could not compete in a global marketplace; and where government would ration health care and bureaucrats would issue hundreds of pages of regulations that determine who lives and who dies.

Continued on page 62

ANNOUNCING—A unique limited miniature edition of the

NEW United States of America American Eagle \$50 Gold Coin!



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Now, an historic heirloom memento for all United States Citizens.

On October 20, 1986, the United States Mint proudly announced the introduction of its new American Eagle gold bullion coins.

These coins make up the first series of legal tender gold bullion coins the United States government has ever minted. The American Eagle series is America's patriotic answer to the South African Krugerrand which President Reagan banned from importation in 1985.

The largest of these new U.S. coins is the one-ounce \$50 gold piece. As a legal tender coin, it can be redeemed for this face amount at any time. However, it is expected that few collectors fortunate enough to own these coins will ever wish to redeem them. Their gold content alone, at the present world price of over \$400 per ounce, is worth about eight times the \$50 face value.

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As an American citizen, you now have a necessarily limited opportunity to own the world's first—and, indeed, the *only*—100 percent pure gold miniatures of the history-making American Eagle \$50 gold coin for as little as \$20 each.

This 1986 first-edition non-legal tender miniature of the eagerly sought U.S. Mint American Eagle \$50 bullion gold coin is being minted exclusively for The National Gold Mint Corporation by an American-owned private mint.

The front of the \$50 American Eagle, meticulously replicated in the 1986 miniature, is based on the famous St.-Gaudens Liberty design of the acclaimed Double Eagle, minted from 1907 to 1933. The reverse depicts a family of American Eagles.

Each Gold piece miniature has been individually struck to capture the exquisite full three dimensional relief of the beautiful United States Gold Coin, which has been minted from hand engraved dies on presses obtained from the United States Mint.

Limited Time Price Protection Guarantee

This finely minted pure gold miniature is available only by ordering directly from The National Gold Mint's Washington address. Pieces are priced as low as \$20 each.

No Premium Charge

At this time, there is no premium charge. Moreover, the private, National Gold Mint Corporation Directors have voted to guarantee this issue price in spite of the volatility of gold prices in the world market. However, due to the rapid changes in the world price, this protection can be extended only until February 28, 1987.

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The American Eagle \$50 Gold Coin Miniature (shown here actual size) makes a stunning necklace. It may be ordered,

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complete with a 16 inch 14KT gold chain and clasp mounted in a solid 14KT Gold Frame for a savings of \$10.

This offer will not be made on television and may be withdrawn at any time. It is open only to United States citizens. Orders from foreign countries will not be accepted.

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BA 14

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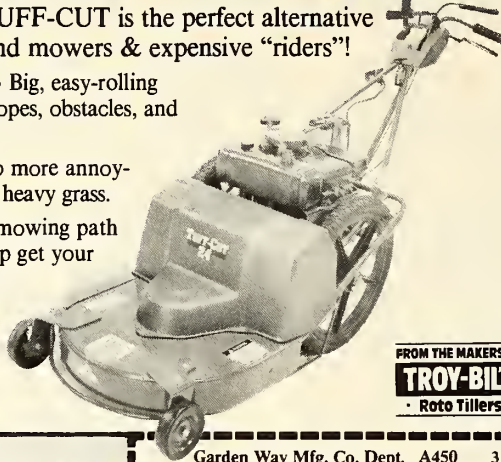
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HEALTH CARE

Continued from page 60

It's not a very pleasant future. But that future is now for some people. Whether it will be tomorrow for the rest of the nation depends on how people change the American way of health.

There's hope because there's so much variety and freedom in America that, given the right incentives, doctors can compete with each other and with hospitals, and because the pressure on state governments to cut costs may yet open up many medical procedures to trained paramedics.

THERE'S hope because the federal government is trying to improve Medicare by offering hospitals and other providers carrots on sticks to be efficient.

There's hope because the genius of American business, determined to compete abroad, is equally determined to make our doctors and hospitals more efficient suppliers of services.

The signals of change are flashing so quickly that the 1980s could become the decade Americans got a handle on health-care costs, took care of their own health and reshaped the nation's inefficient sick-care system into the most efficient health-care system in the world.

The outcome of America's health-care revolution is by no means clear. The scientific and demographic forces are unprecedented. The moral and ethical questions would test an Aristotle or Aquinas. The human and economic issues are so vexing that many who have grappled with them have created problems in their quest for solutions.

Most of the health industry players are rich and powerful. Whether people have the staying power and ingenuity to turn the sound and fury of the mid-1980s into lasting structural change for the better remains to be seen.

But whatever happens, the health-care industry of tomorrow is going to be unrecognizably different from today's world of medicine. Whether it will be better depends on how concerned Americans shape the revolution. I believe that the people have the power to shape it wisely and well. If they do so, they can have the most efficient, most remarkable medical system in the world—and provide top-quality health care to all the people, including millions who do not now have access to such care. □

**"Numbers" Genius
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She Wins Lottery 72 Times!!

(All in one year. She has the 72 winning stubs to prove it.)

You may think this is unbelievable.

Yet every statement that follows is documented and certified true:

Playing the Lottery for 12 consecutive months starting July 1984, this famous Lottery expert hit the right numbers. Not just once, twice, or even several times. BUT INCREDIBLY, 72 TIMES. "Lucky"? Hardly

Who is this woman?

She's Gail Howard. Lottery editor of *Gambling Times* Magazine and mastermind of other famed Lottery publications. Convinced she could crack the Lottery game and win huge amounts of money, she set to work devising the sure-fire system that would accomplish this. Finally after two years, she developed a way that could beat the Lottery game. Testing it a full twelve months, Gail Howard won the Lottery 72 times.



"I've decided to go public with my Lottery information. Why am I doing this? Because I have all the money I need. Frankly, this is my chance to become the most famous woman in America. To be known - by millions - as the woman who beat the Lottery... and enabled others to beat it too."

What happened when certain Lottery participants got this information?



Manuel Garcete

When her readers wrote in seeking an "edge" in the Lottery, she sent them this hot Lottery-winning information. What happened?

Manuel Garcete won \$13.7 Million Jackpot.

Working an assembly line to support his family, Garcete had unsuccessfully played the Lottery many times. When he received Gail Howard's Report, He picked a number combination as directed, in the New York State Lottery, AND HIT THE \$13.7 MILLION JACKPOT.



Max and Wonda Harrell

Max and Wonda Harrell won 19 times within six weeks—amounting to \$517,000.00.

Down to their last few dollars, the Harrells sent for a copy of Gail Howard's Report. After reading the Report, they knew their chances of winning were "much greater"—and "actually expected to win." And win they did—19 times in their first six weeks—amounting to more than \$517,000.00.

And many other lucky people throughout the U.S. and Canada won thousands upon thousands of dollars.

Why is this Report such a winner?

This might astound you. The information in this Report can VASTLY INCREASE YOUR CHANCES OF WINNING ANY U.S. OR CANADIAN LOTTERY. . . EVERY TIME YOU PLAY (The minimum "Winning Edge" is always over five hundred percent!)

This Report is so "hot"—word is beginning to quickly spread.

100% Money Back Guarantee!

Please realize this: Once you receive your Lottery Disclosure Report, the amount of money you can win depends upon the "pot" of the lottery. (It might be well up in the millions or it may be thousands.)

If you want to play your Official State Lottery—or any State Lottery you like (it doesn't matter where you live—this Special Report explains how to play and win in any State and Canadian Lottery)—you can come away with a Lottery prize of up to thousands or more! You have a money-back guarantee. If you are not satisfied, simply return your copy of the Report and your entire purchase price will be refunded. There is no way you can lose by this offer. (You know how much you can win. Look at Manuel Garcete.)

Just recently, the Director of one of the largest Lotteries in the world obtained a copy of Gail Howard's Report. After studying the contents, he made this startling pronouncement:

"This is the secret to winning the Lottery."

In addition, within a short time span, Gail Howard has been interviewed and written up in *The New York Times*, *The Wall Street Journal*, and other publications. She has been quoted in *Newsweek*.

You should be aware of this:

Recently, a professor at a major Eastern university, who teaches statistics and directs a computer data center, saw the Notice and was skeptical of the 500% claim. He obtained a copy of the Report and did an in-depth analysis of the contents. **His conclusion: This Report does indeed increase one's chances of winning the State Lottery by more than 500%.** His comment: "Anyone attempting the Lottery would be foolish not to use this information."

With this notice Gail Howard goes public with her information... the very same information used to crack the Lottery game.

In newspaper, radio and TV interviews, Gail Howard has been saying "I can enable a person to win at the Lottery—simply by following my instructions. There's no reason anyone can't win just like I have."

Right now, to help all the serious Lottery players she can, Gail Howard has authorized release of this special Lottery Disclosure Report that REVEALS EVERYTHING ONCE AND FOR ALL.

If you are an adult preparing to enter your State or any State or Canadian/International Lottery, you may send for a copy of this Report. But you're urged to waste no time about it.

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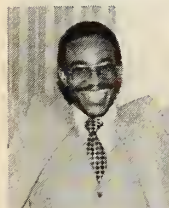
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Ken Mathis

Ken Mathis won \$310,000.00.

An accountant and computer expert—with a "knack" for gambling systems—Mathis never had a Big Hit in the Lottery. But then he obtained Gail Howard's information... used it picking a number combination in the Lottery... AND WON \$310,000.00.



Leavelle Carter

Leavelle Carter won \$604,000.00.

After playing the Lottery for years without real luck, this successful executive/computer programmer saw Gail Howard's system... used it in the Washington, D.C. Lottery AND WON \$604,000.00.

A young housewife won over \$10 million (she wants to remain anonymous).

This housewife, from a famed wine region, sent for Gail Howard's Report. When she received the Report, she used the information to pick a combination. And it happened—**SHE WON MORE THAN \$10 MILLION.** (Major newspapers reported how she used Gail Howard's Report to win.)

A Warehouse Team won 12 times within ONE WEEK—amounting to over \$1 Million.

A group of warehouse workers researched the Lottery field—discovered Gail Howard's information... AND WON 12 TIMES IN ONE WEEK—TOTALING OVER \$1 MILLION

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VICTOR KIAM

Continued from page 27

Remington employees been willing to commit themselves to the company. I was only the managing editor of the Remington success story. Its authors were the employees. Their pride and perseverance kept another industry from leaving the United States. At a time when many of our products come in from overseas, ours is the only shaver manufactured in this country. Since the American traditions and values were largely responsible for our rebirth, is it any wonder our advertising joyfully proclaims, "Proudly Made in America"?

The courage Remington's employees showed is another part of this nation's wealth. This fortitude came down as part of a legacy, brought by those who first settled the country. These people were pioneers. They didn't see a raw land fraught with burdens and hardships. They looked at our country and saw a world of golden possibilities. We are still a nation of pioneers, searching for new challenges to tackle and daring any obstacle to stand in our way. Perhaps the best thing about America is that the adventure never ends. ☐

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MISSING—Nancy Leighton, 18. Last seen June 19, 1984, in Lakeland, Fla. Hair: medium brown. Eyes: light brown. Height: 5'5". Weight: 125 lbs. Contact Dee Scofield Awareness Program, 4418 Bay Court Ave., Tampa, Fla., 33611. Telephone (813) 839-5025 between 8 a.m. and 8 p.m. EST.

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VET ALERT

Continued from page 50

- USS Darby DE-218, USS Roberts DE-749** (May-Baltimore) Joseph Sanphillipo, 4710 Frederick Ave., Baltimore, MD 21229 (301) 644-0739
- USS Dempsey DE-26** (July-Rochester, NY) John Moore, Box 411, Lakeville, NY 14480 (716) 346-2043
- USS Denver CL-58 WWII** (Aug-Denver) Charles Reeves, 4904 Crest Ct., Shiveley, KY 40216 (502) 448-1683
- USS Des Moines** (Aug-Mercer, PA) Don Bauserman, Rt. 1, Box 88, Mauertown, VA 22644 (703) 436-3417
- USS Eichenberger DE-202** (Aug-Lancaster, PA) Edward Wilson, 2209 E. 10th St., Indianapolis, IN 46201 (317) 637-9307
- USS Fanshaw Bay CVE-70** (June-Colorado Springs, CO) Duane Iossi, 310 Edwards St., Ft. Collins, CO 80524 (303) 482-6237
- USS Flint CL-97** (Oct-Norfolk, VA) Robert Irwin, 1321 Maplewood Ave., Norfolk, VA 23503 (804) 587-1840
- USS William W. Gearhart AG** (Sept-Springfield, IL) Rex Brown, 1155 Roselawn Dr., Paxton, IL 60957 (217) 379-4100
- USS Hansford APA-106** (June-Nashville, TN) Billy Barnett, 1746 Trenton Ave., Bremerton, WA 98310 (206) 377-4107
- USS Hayter** (May-Cleveland) Joe Bergen, 34 Kate Terr., Piscataway, NJ 08854 (201) 985-1348
- USS John D. Henley DD-553** (May-Tampa, FL) John Fogarty, 142 E. Potomac Dr., Port Richey, FL 33568 (813) 848-8599
- USS Huse DE-145** (Sept-Tampa, FL) Glenn Malone, 1479 S. Belcher Rd., Bldg. S, Largo, FL 33541 (813) 536-3651
- USS Hyades AF-28** (June-San Diego) Michael Vuono, 317 Glen Oak Dr., Toms River, NJ 08753 (201) 270-8356
- USS Hydrus AKA-28** (June-Lowell, MA) Robert Christensen, 98 Greenfield St., Lawrence, MA 01843 (617) 688-2780
- USS Iowa Vets** (June-Boston) John Larsen, Rt. 1, Box 225, Underwood, IA 51576 (712) 566-2041
- USS Laffey DD-459** (May-Reno, NV) William Davis, 2299 Winter Pky., #248, Cuyahoga Falls, OH 44221 (216) 929-7796



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USS LCI (L) 33 (Sept-Springfield, IL) Howard Kinnamon, 221 Sun Glo Rd., Pasadena, MD 21122 (301) 255-0212

USS LCSL-102 & Others (May-Waukegan, IL) Henry Jeffers, 330 N. Greenbay Rd., #1809, Waukegan, IL 60085 (312) 360-0560

USS LCT 1389 (Sept-Elgin, IA) Thomas Foxwell, Rt. 2, Elgin, IA 52141 (319) 426-5638

USS Lindenwald LSD-6 (Sept-New Riegel, OH) Edgar Shepherd, 7445 W. County Rd. 10, New Riegel, OH 44853

USS LST 288 (July-Columbia, SC) Herschel Cooper, Box 201, St. Matthews, SC 29135 (803) 874-2859

USS LST 326/175 (May-Evansville, IN) Bob Tighe, 4517 W. 172nd St., Cleveland, OH 44135 (216) 267-3044

USS LST 491 (Sept-Harrisburg, PA) Grant Lee, 1920 Lula Ln., Enola, PA 17025 (717) 732-1712

USS LST 623 (Aug-St. Louis) Robert Moran, 316 Beaumont St., Winston-Salem, NC 27101 (919) 723-3114

USS LST 653 (May-Downingtown, PA) George Maffia, 22 Imogene Dr., No. Massapequa, NY 11758 (516) 735-7117

USS LST 683 (June-Niagara Falls, Can.) Angelo D'Ariano, 11 E. Greenwood St., Andover, NY 14806 (607) 478-8070

USS LST 786 (Garrett Cty.-C.G. Included) (Aug-Oakland, MD) USS Garrett Cty. Assn., 2940 Pine Branch Dr., Melbourne, FL 32940 (305) 242-3490

USS LST 803 (June-South Bend, IN) R.E. Sanders, 1418 Huffman Dr., So. Bend, IN 46614 (219) 291-6635

USS LST 1050 (May-Shreveport, LA) H.N. Brookings, 3701 Eddy Pl., Shreveport, LA 71107 (318) 221-1181

USS Luce DD-522 WWII (May-San Diego) Richard Flaum, 2042 E. 63rd St., Brooklyn, NY 11234 (718) 444-3922

USS McNair DD-679 (July-Lancaster, PA) Gene Mulbarger, 8118 Cheswick Dr., Indianapolis, IN 46219 (317) 898-0316

USS Minneapolis CA-36 (May-Norfolk, VA) Donald Bovill, 2804 Gene Ln., Arlington, TX 76010 (817) 633-3162

USS Mitscher DL-2/DDG-35 (May-Washington) Rodger Joye, 6 Standard Ct., Gaithersburg, MD 20877 (301) 330-4427

USS Mustin DD-413, USS Hornet CV-8 Survivors (May-New Orleans) Charlie Schwartz, Rt. 1, Box 348, Kentwood, LA 70444 (504) 229-5281

USS Melvin R. Newman DD-416 (May-Lancaster, PA) Ernest Delchgraber, 219 Kueth Rd., Glen Burnie, MD 21061 (301) 766-1740

USS Ormsby APA-49 (May-Nashville, TN) Herbert Matta, 514 Meadowview Rd., Forest Grove, OR 97116 (503) 357-8748

USS Patoka AO-9 (May-Orlando, FL) Clifford Wynn, Amer. Adventure Resort, Hwy. 441S, Okeechobee, FL 33474 (813) 763-1993

USS PC 1137 (June-Louisville, KY) Dick Hof, 907 Exmoor Ave., Louisville, KY 40223 (502) 245-9204

USS PC 1236/1170 (Plankowners & Crew Members) (July-Dayton, OH) Charles Hinders, c/o Miracle City Mall, 2500 S. Washington Ave., Titusville, FL 32780 (305) 269-7521

USS Portland CA-33 (June-Denver) Herb Gibson, 9100 Hwy. 2181, #34P, Denton, TX 76205 (817) 382-4449

USS Stephen Potter DD-538 (May-New Orleans) Donald Huston, 19202 20th N.W., Seattle, WA 98177 (206) 542-3495

USS Rotanin AK-108 (May-Mobile, AL) Harry Degnan, 2759 N. Barksdale Dr., Mobile, AL 36606 (205) 478-7593

USS Sabine AO-25 (July-Jacksonville, FL) Hal Whitacre, 3923 Loys Dr., Jacksonville, FL 32216 (904) 641-7027

USS Skagit AKA-105 (Aug-Grand Junction, CO) Don Vogan, 950 Watkins St., Conway, AR 72032 (501) 327-7590

USS Stanley DD-478 (June-Norton, KS) Calvin Faw, 420 Nebraska Ave., Arapahoe, NE 68922 (308) 962-7415

USS Stribling DD-867 (May-Norfolk, VA) Edgar Burris, Rt. 1, Box 27, Tidouite, PA 16351 (814) 484-3969

USS Texas BB-35 (Apr-Bahamas) Vincent Mossucco, 27 Barnett St., Bloomfield, NJ 07003 (201) 565-3292

USS Topaz PYC-10 (May-New York City) William Burton, 1 Winding Way, Owsego, NY 13126 (315) 342-3170

Army Air Forces

2nd Emergency Rescue Sq. (June-Atlantic City, NJ) John Crawford, 10 Filbert Ave., Stratford, NJ 08084 (609) 784-6363

9th Air Serv. Sq., 321st Air Serv. Grp., 13th A.F. (June-Albuquerque, NM) C.B. Harrell, 4636 Crest Ave., S.E., Albuquerque, NM 87108 (505) 255-0690

14th Ftr. Grp. (TE), 351st Serv. Sq. (May-New Iberia, LA) Sheri Huff, 3200 Chetwood Dr., Del City, OK 73115 (405) 677-2683

29th Bomb Sq. (Galapagos Islands-WWII) (June-New Orleans) Bob Houston, 75 Cherry Ln., Dover, NH 03820 (603) 742-5286

47th/479th Serv. Sqdns. (May-Oshkosh, WI) Rex Mensch, 611 Ruggles St., Fond du Lac, WI 54935 (414) 921-9508

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Continued from page 67

57th Bomb Wing Assn. WWII (July-Grand Forks, ND) Robert Evans, 1950 Cunningham Dr., Speedway, IN 46224 (317) 247-7507

60th T.C. Grp. WWII (June-Norfolk, VA) John Diamantakos, 7216 Pine Tree Ln., Fairfield, AL 35064 (205) 923-2323

347th Ftr. Sq., (Italy-WWII) (May-Hot Springs, AR) Ben Buehler Jr., 126 Grant Isle Dr., #7, Hot Springs, AR 71913 (501) 525-1957

584th Bomb Sq., 394th Bomb Grp. (May-Nokomis, FL) Robert Vance, 707 Encino Dr., New Braunfels, TX 78130 (512) 625-9238

599th S.A.W. Bn. (May-Nashville, TN) Michael Gregorio, 7 Walden Pl., Huntington, NY 11743 (516) 423-7382

2003rd Ord. Maint. (May-San Antonio, TX) Henry Olmstead, 10115 42nd Ave. E., Tacoma, WA 98446 (206) 531-2474

HQ & HQ Sq., 314th Comp. Wing, 5th A.F. (July-Nashville, TN) Bob Kendall, Box 35372, Louisville, KY 40232

P-38 Lightning Nat 'I Conv. (May-Chino Air Field, CA) Joe Kuhn, 25511 LaCosta Pl., Valencia, CA 91355 (805) 255-6618

Stalag Luft III (Ex-POWs) (May-Seattle) Robert Weinberg, 2229 Rock Creek Dr., Kerrville, TX 78028 (512) 257-4643

Air Force

490th Bomb Sq., CBI (May-Des Moines, IA) LeRoy Parsons, 4144 9th St., Des Moines, IA 50313 (515) 243-1641

Rangoon, Burma POWs (May-St. Louis) John Boyd, 315 N. 5th St., Mayfield, KY 42066 (502) 247-7979

Marines

2nd Mar. Amph. Trk. Co., 2nd DUKW WWII (May-San Diego) Arthur Wells, 1629 Sunset Ave., Chico, CA 95926 (916) 342-1453

3rd Mar. Div., Recon Co. (1951-53) (May-San Francisco) George Hee, 4470 Likini St., Honolulu, HI 96818 (808) 422-0262

5th Mar., 1st Div., Weapons Co. (May-Pigeon Forge, TN) Lew Spivey, Box 66, Kodak, TN 37764 (615) 933-7228

Japanese Language Sch. (Camp Elliott) (June-Bristol, CT) Frank Peters, 56 Woodfield Rd., Bristol, CT 06010 (203) 583-1409

Pt. 255, USMC Recruit Dpt. (1951) (July-Lebanon, IN) Robert Cook, 4940 W. 14th St., Speedway, IN 46224 (317) 244-1606

Coast Guard

Charlevoix Lifeboat Sta. (1953-57) (July, Charlevoix, MI) James Alger, 214 Upright St., Charlevoix, MI 49720 (616) 547-2355

Port Edward Ammo Detail (May-Prince Rupert, B.C.) W.L. Kubley, 655 Main St., #302, Edmonds, WA 98020 (206) 775-5830

USCGC Alexander Hamilton WWII Survivors (May-Portsmouth, VA) Thomas Keefner, 10325 S. Natoma Ave., Chicago Ridge, IL 60415 (312) 425-6456

USS Uniontown PF-65 (Aug-Uniontown, PA) Clark Crawford, 1007 N. 15th St., Clarinda, IA 51632 (712) 542-4602

USS Wakefield (June-Catskill, NY) Carmine Ciampa, 21 Briggs St., Melrose, MA 02176 (617) 665-7869

Miscellaneous

Florida Vets (May-Winter Haven, FL) R. Smokey Joe Silva, 2110 Kings Crossing, Winter Haven, FL 33880 (813) 299-4171

Fort Carson Mountaineers Basketball Teams (1944-46) (July-Colorado Springs, CO) Russ DeVillier, 803 N. 8th, Box 156, St. Marys, KS 66536 (913) 437-2310

Ft. Sheridan Military Personnel (June-Ft. Sheridan) M Sgt. Connie Fischer, Bldg. 205, Ft. Sheridan, IL 60037 (312) 926-3100

WWII Armed Guard Vets & Destroyers 3 (June-Cambridge Springs, PA) Ray Didur Sr., Box 282, Cement City, MI 49233 (517) 592-6941

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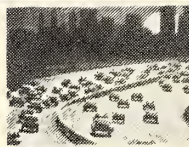
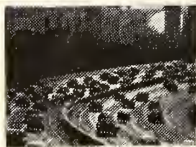
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ORDERING INFORMATION: Fla. residents add 5% sales tax. Mail remittance to: T. KIRK WALL, Dept. E3, P.O. Box 50428, Pompano Beach, FL 33074. Visa, MasterCard, Am. Express may call TOLL FREE 1-800-544-3004. (offices at 2971 N.E. 27th Avenue)

COMRADES IN DISTRESS

Readers who can help these veterans are urged to do so. Usually an eyewitness statement is needed in support of a VA claim.

Notices are run only at the request of American Legion Service Officers representing claimants, using Search for Witness Forms available only from State Legion Service Officers. Please contact CID (number). The American Legion Magazine, P.O. Box 1055, Indianapolis, IN 46206

146th MP Platoon. James M. D'Espinosa needs witnesses to verify a claim that while stationed at Tamky, Vietnam in Apr. or May 1969, a bunker ladder broke and he fell injuring his right ankle. Contact CID 1067

6132nd Tact. Control Group. James Herbert Wiecks needs witnesses to verify a claim that while stationed at Korea in Dec. 8, 1951, an enemy shell exploded under the truck he was driving causing hearing loss. Contact CID 1078

18th Ftr. Bomb Wing, Air Installation Sq. (Dog Patch). Dan M. Sherman needs witnesses to verify a claim that while stationed at Hungnam, Korea in winter of 1950, he was injured by an explosion while attempting to rescue a pilot from burning F51. Contact CID 1079

Basic Training. James W. Atkins is seeking witnesses to verify a claim that while stationed at Camp Wheeler, GA in August 1945, machine gun exploded on firing range causing injury to his ears. Contact CID 1081

TAPS

Taps Notices mention, whenever possible, those Legionnaires who have held high national or department office in the Legion or the U.S. government, or who have attained other forms of national prominence.

Raymond Boldrighine, CT Department Vice Commander (1971)

Ralph J. Brooks, ME Alternate National Executive Committeeman (1982-84), Department Commander (1981-82), Department Vice Commander (1980-81).

Albin A. Multz, MT Department Commander (1971-72), Department Vice Commander (1970-71).

Edwin A. Herman, MN Department Vice Commander (1966-67).

Harvey V. Higley, WI National Executive Committeeman (1942-44), Department Commander (1941-42), Department Vice Commander (1921-22).

Ralph M. Godwin, National Vice Commander (1980-81), MS National Executive Committeeman (1955, 1956-60), Alternate National Executive Committeeman (1954-55), Department Commander (1950-51), Department Vice Commander (1949-50).

LIFE MEMBERSHIPS

The award of a life membership to a Legionnaire by a post is a testimonial by those who know best that such a member has served The American Legion well.

Below are listed some of the previously unlisted life membership post awards that have been reported to The American Legion Magazine.

L. Gerald LaPointe (1983), Andrew Barylski Jr. (1986), Post 13, Putnam, CT

Frank J. Procopy (1986), Post 20, Crown Point, IN

Rex Thomasson (1986), Post 26, Biddeford, ME

John D. Dingell (1986), Post 319, Ecorse, MI

Clyde R. Eddy (1986), Post 318, Parkville, MO

John T. Jones Jr. (1986), Post 209, Scotch Plains, NJ

James E. Mahoney, Norman J. Maul, Roland E.

Metzloff, Richard W. Miller, Homer J. Mye Jr.,

Lawrence G. Neal, Dr. George Nussbaum, Joseph

S. Papoi, John E. Penberthy, Alexander Popovice,

Joseph F. Polek, Branko Sedlacek, Warren Short,

Gerhardt F. Sprenger, Benjamin C. Stryker, Michael

J. Taboni, Emerson J. Tiebor, George P. Tompkins,

George H. Trautman, Jack Van Styke, Kenneth L.

VanHise, Branko Vezmar, Walter E. Wolanske (1986)

Post 264, Tonawanda, NY

Donald K. Beette (1984), Post 334, Floral Park, NY

G. Thomas Leonard (1968), Francis B. Looney (1969),

Louis J. Frank (1970), Vincent J. Redican (1971),

Frank N. Tucker (1972), John A. Cook (1979), James

J. Green (1982), Post 1050, Mineola, NY

John V. Zatecky (1986), Post 1293, Elmhurst, NY

Edmond F. Anderson (1986), Post 21, Philadelphia, PA

C.G. Whitaker, Tommy Graves, Chubby Forehand,

Ray Kasper, Don Underwood (1986), Post 88,

Donelson, TN

Goree Hightower, Sam E. Wells (1986) Post 95,

Huntsville, TX

John Fleenor Jr., Gerald G. Davis (1985), Post 164,

Grundy, VA



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WEAR Woodland Hills, CA 91367-3779.



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This year, I'm not resolving to give up anything. I figure at my age, I'm entitled to any vice I still can manage.

I don't know where all my money goes. I'm just hoping it'll send for me once it gets settled.

Does it ever worry you that the people who invented tanning parlors now may be working on something else?

They say our talks with the Russians have been strained. So is baby food, but it leads to growth.



New Year's Eve is when you push celebrating into overdrive. So remember, if you're old enough to drink, you're old enough to call a taxi.

Wouldn't it be great if we could just rent 1987 with an option to buy?

Do you ever get the feeling when economists are saying, "Things could be worse," Congress is responding, "Let's go for it!"?

I don't mind paying for my own mistakes. What bothers me is when the folks in Washington start putting theirs on my account.

I feel very uncomfortable when a lame-duck Congress passes money bills. It's like having your ex-wife plan your budget.



Nothing beats seeing the first 12-inch snowfall of the year, on the evening news, in your hotel room, in Hawaii.

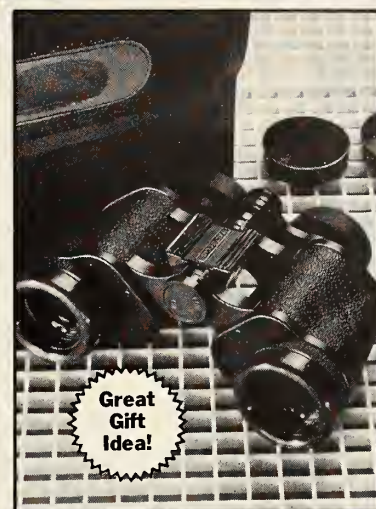
The two biggest financial challenges we face today are teaching our kids the value of a dollar, and teaching Congress the value of a billion.

This is the time of the year when you open the mail and get all those solicitations for worthy causes. I wrote a big check to one organization that's sending brand new packs of playing cards to the folks at City Hall, and anyone else who isn't playing with a full deck.

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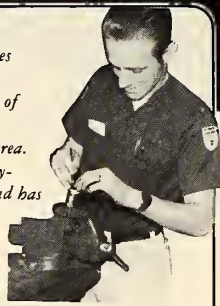
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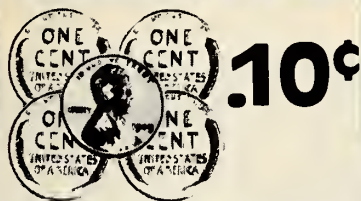


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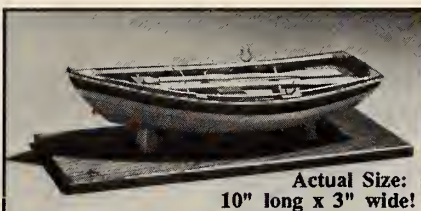
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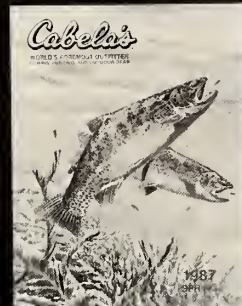
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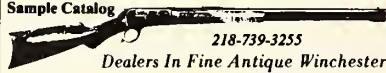
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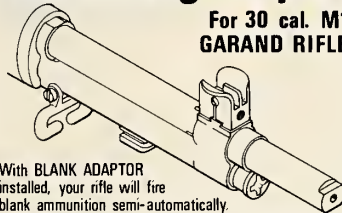
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Most big tillers were designed to just till. Mantis was designed from the beginning for a variety of useful attachments. Tiller. Weeder. Furrower. Edger. Lawn Aerator. Lawn De-Thatcher. Hedge Trimmer.

Best of all, Mantis costs a fraction of what you'll pay for a big tiller.

3-Week In-Your-Garden Trial...
(that doesn't start until you start gardening)

Mantis has a *Lifetime Warranty* on the tines (if they ever break, we'll replace them). A *Lifetime Replacement Agreement* on the engine. And a *3-Week In-Your-Garden Trial* (if you don't like it, we'll take it back and give you a full refund).

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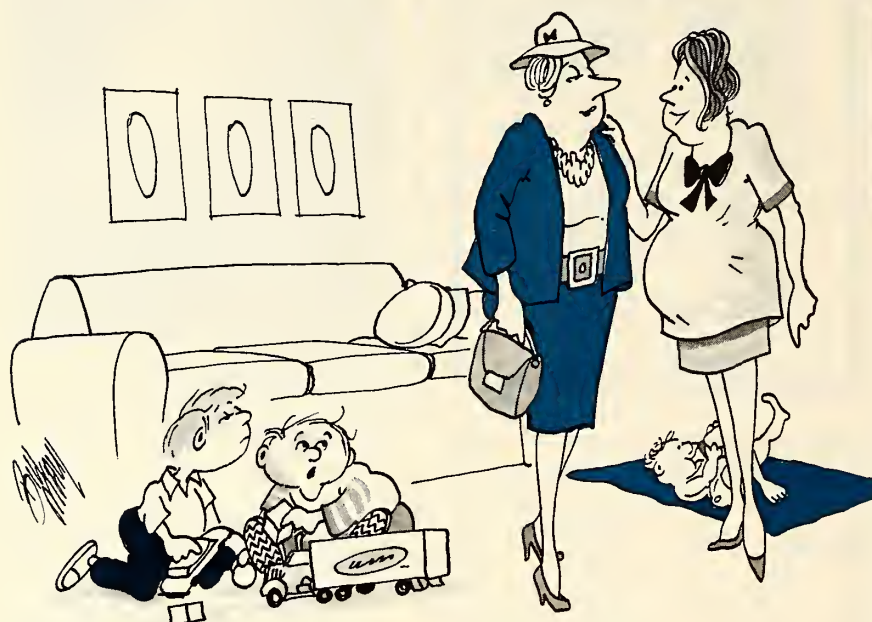
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"I don't know... apparently it has something to do with my dad just looking cross-eyed at her."

Not Alphabet Soup

"Are your mother and father in?" asked the neighbor when the small boy opened the door. "They was in," said the child, "but they is out now."

"They was in, they is out?!" exclaimed the neighbor. "Where is your grammar?"

"Out in the kitchen, makin' cookies."

— Oliver Frazier

Silence Is Bolder

Quiet people aren't the only ones who don't say much....

— Mary Eyged

A Long Hike To The Creek?

A plumber diagnosed the problem then told the homeowner: "Let me put it this way: You can have a nice vacation this year, or you can have hot and cold running water."

— Martha Beckman

No "A" Today

The new bride was doing quite well in cooking school until the day she accidentally burned something: the cooking school, right to the ground.

— John Whalen

Relative Ages

"But Dad," reproached his daughter, "why don't you let me take my driving test? I'm old enough."

"You are," answered the father. "The car isn't."

— Gloria Casey

Perhaps A Little Bird?

Overheard: "I don't believe in a sixth sense. I don't really know why, something just tells me not to."

— Arnot Sheppard, Jr.

Food For Thought

Diner: "Do you serve crabs here?"

Waiter: "We serve anyone. Please be seated."

— Lane Olinghouse

Who Pays You, Baby?

The office manager told his employees, "Don't think of me as a boss. Think of me as a friend who is always right."

— Louise Marty

Plant Gently in Cement

A letter to the paper's gardening editor asked what kind of bush should be planted near the corner of a house at a spot where the soil was exceptionally poor and stony and in the shade all day. A further problem was sludge leaking from a faulty gutter. The editor responded, "How about a nice flag pole?"

— Kenneth Hall

This Bird's A Handful

A man finally bought a parrot at an auction after some very spirited bidding. "I suppose the bird talks," he said to the auctioneer.

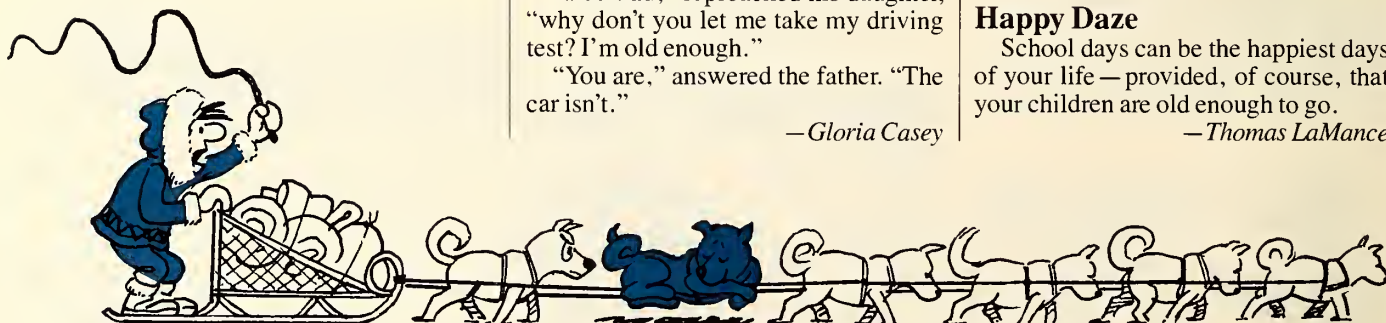
"Talks?" was the reply. "He's been bidding against you for the past half hour!"

— Bobbie Mae Cooley

Happy Daze

School days can be the happiest days of your life — provided, of course, that your children are old enough to go.

— Thomas LaMance



BERNHARDT

Why Are We Giving Away Fleecy Pile-Lined Genuine Suede Moccasins

for only

\$5?



As part of a nationwide publicity campaign a leading New York firm will offer its most expensive genuine suede moccasin—the Famous Nationally Advertised™ fleecy-lined Camp Siders™—for the astonishing publicity price of only \$5 a pair to every person who responds to this publicity ad by ordering from the company address (below) before midnight, March 31, 1987.

These are the same famous moccasins nationally advertised in leading media throughout America. Each moccasin is hand crafted of *genuine suede leather* and has adjustable rawhide ties for perfect fit.

The fleecy pile-lined interior is warm and snug and cushy soft. Little wonder they are the most popular and expensive moccasins ever sold by this multi-million-dollar New York firm.

These genuine suede leather moccasins will *not* be

sold at this price by the company in any store. There is a limit of 2 pair per address at this price but requests mailed early enough (before March 25) may order up to five pair. All moccasins are covered by the company's full one-year money-back guarantee.

To order, mail your name and address and \$5 for each pair plus \$2 shipping for each pair you are requesting. (New York residents add sales tax.) Allow up to 6-8 weeks for shipment. *Make check payable to RBM Ltd.* Mail to: **RBM, Moccasins, Dept. 570-124, Box 1024, Westbury, N.Y. 11595.**

Specify Ladies' (R2284) ___ 6 ___ 7 ___ 8 ___ 9 ___ 10

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